

Fig. 2

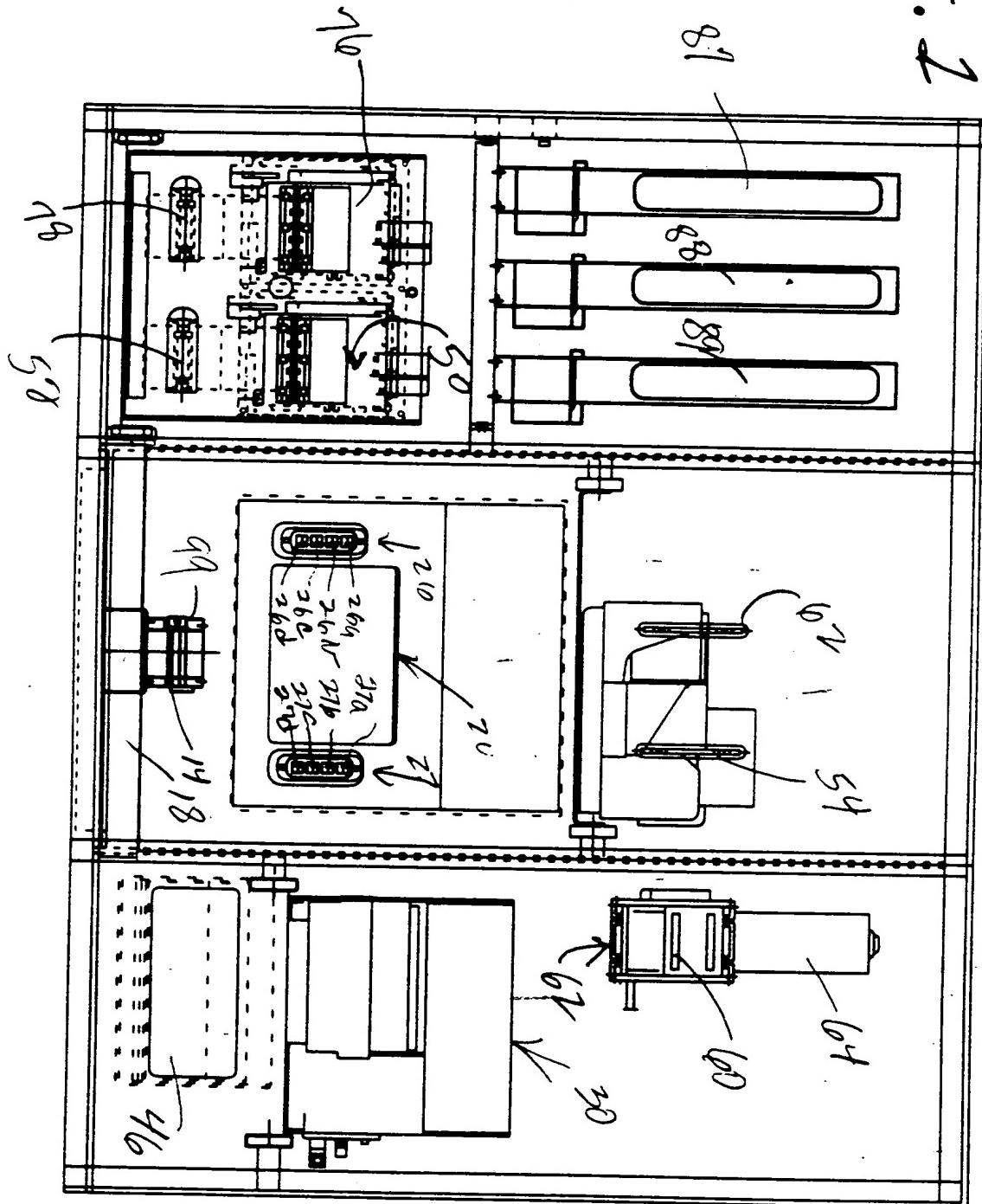
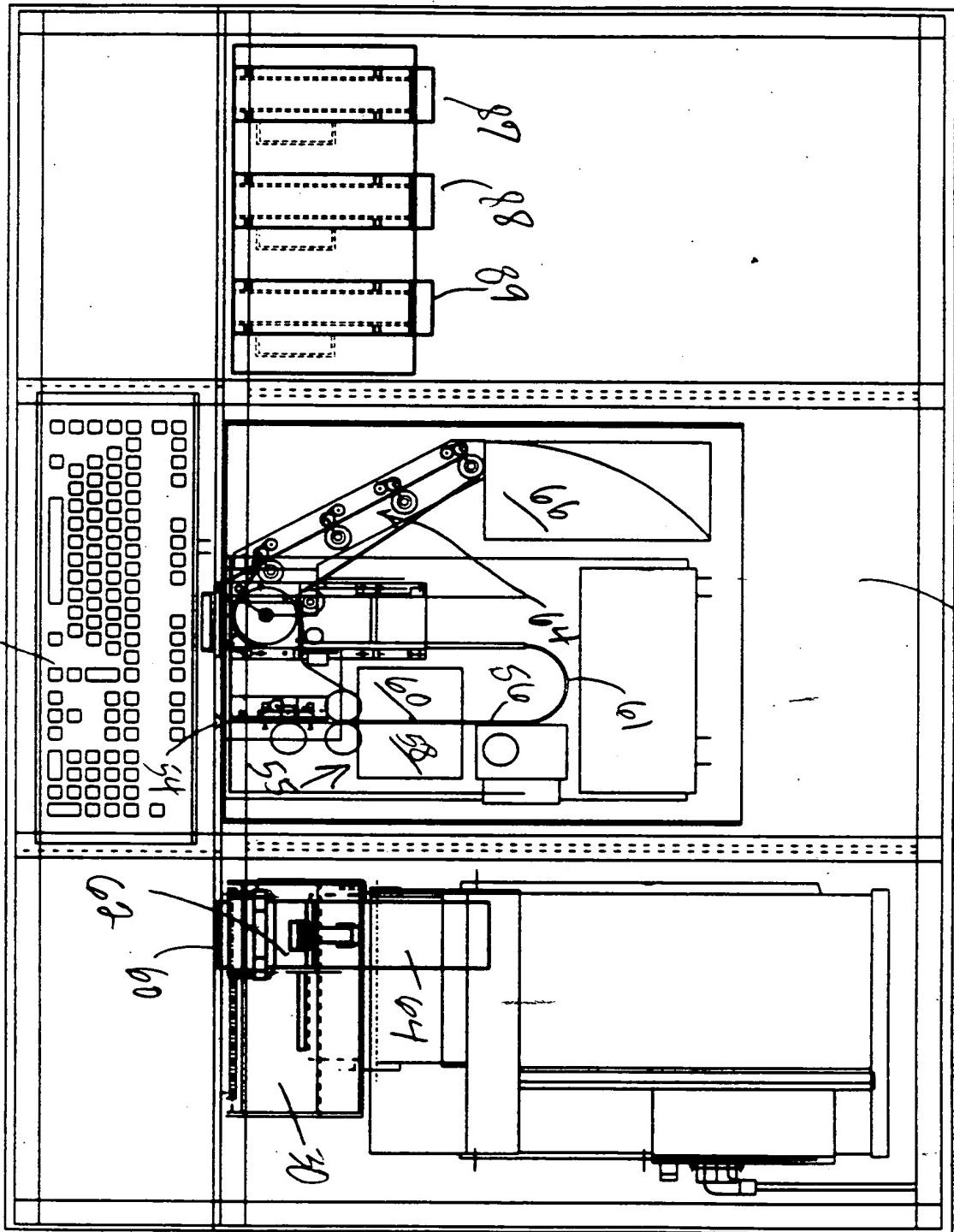


Fig. 2



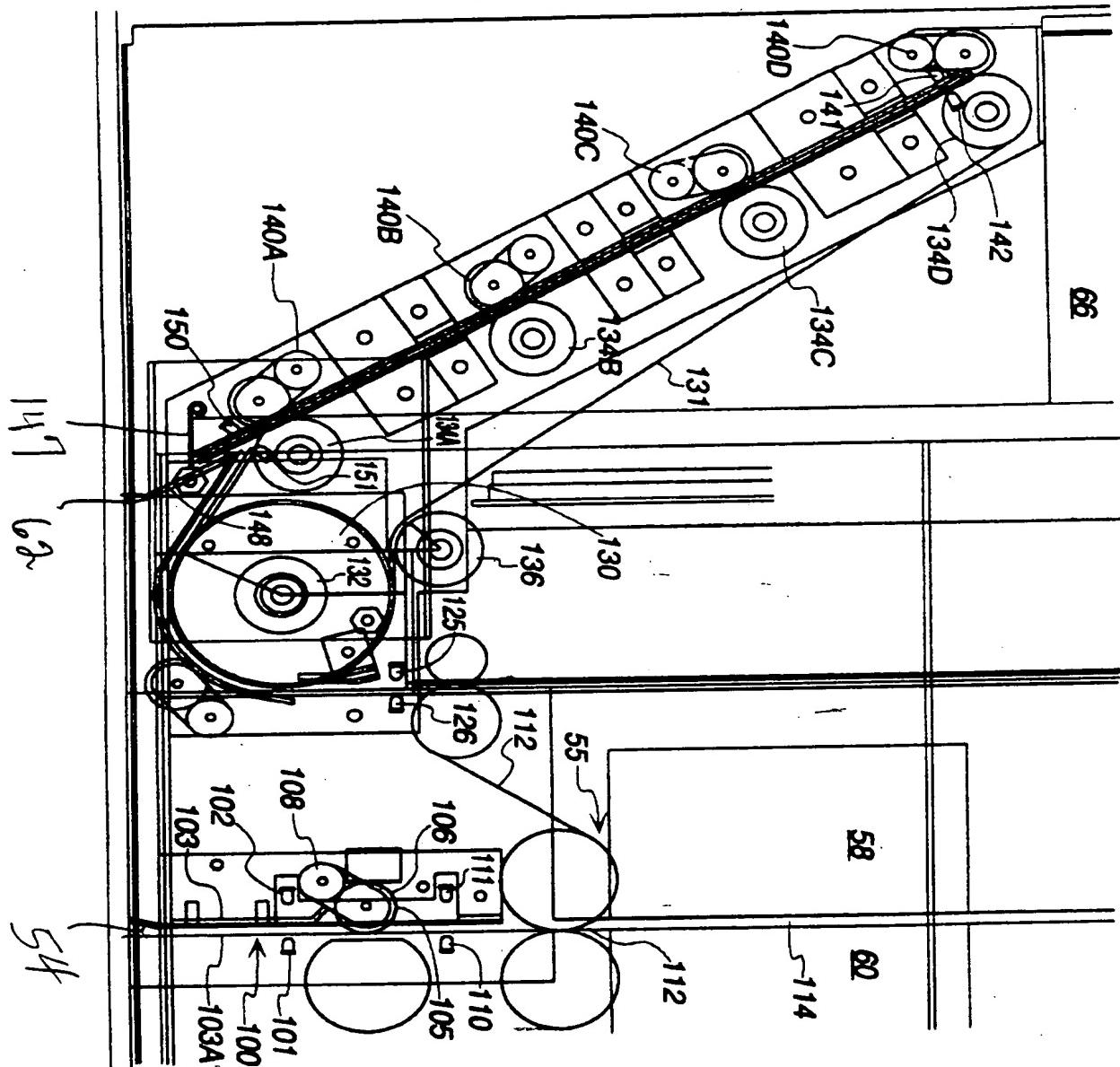
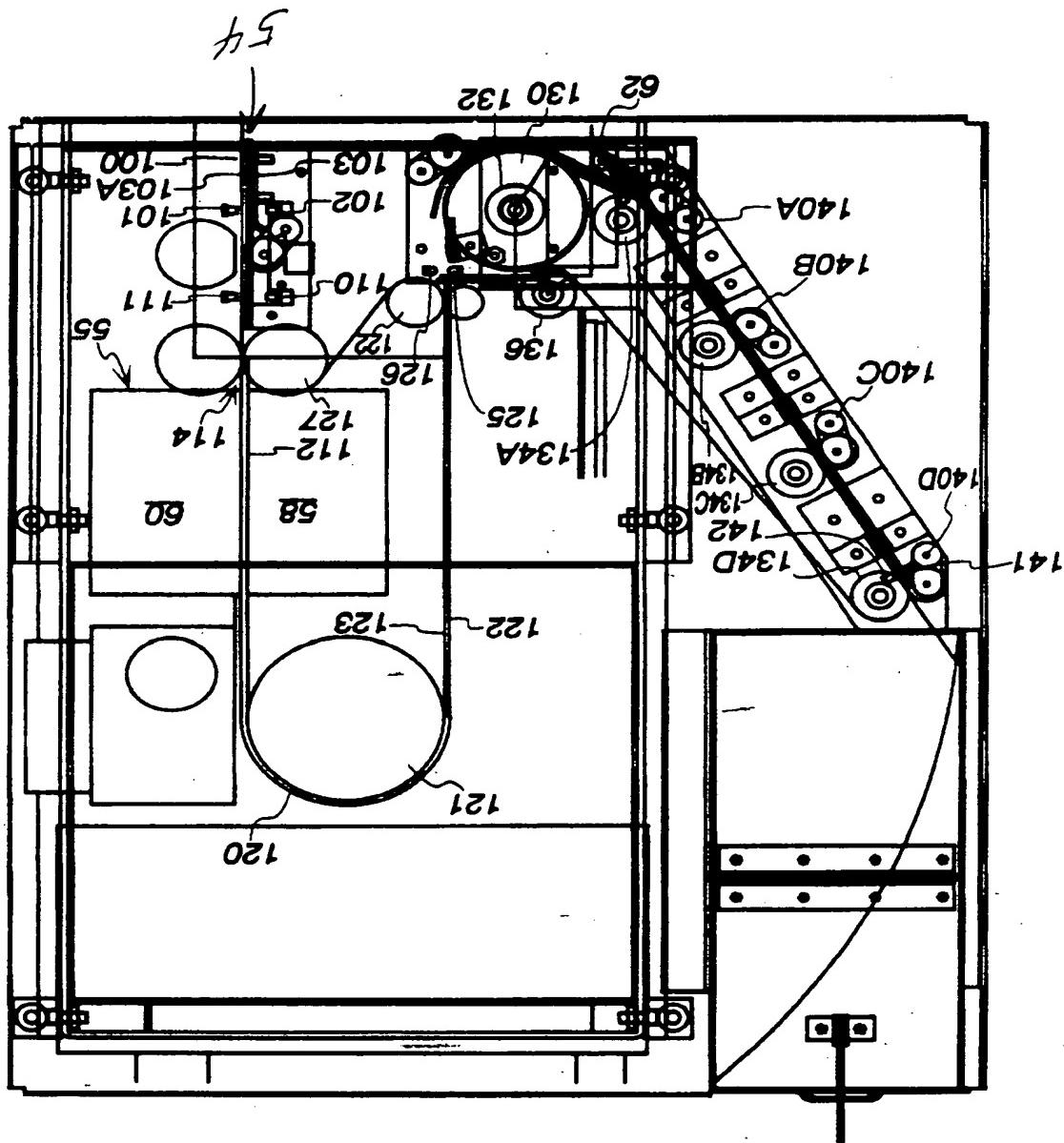


Fig. 2a

Fig. 2b



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SHEET 5 of 99

5'5 1/4

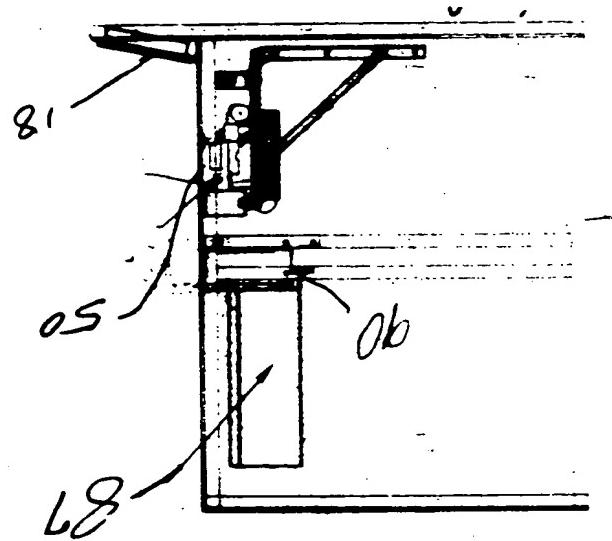


Fig. 4

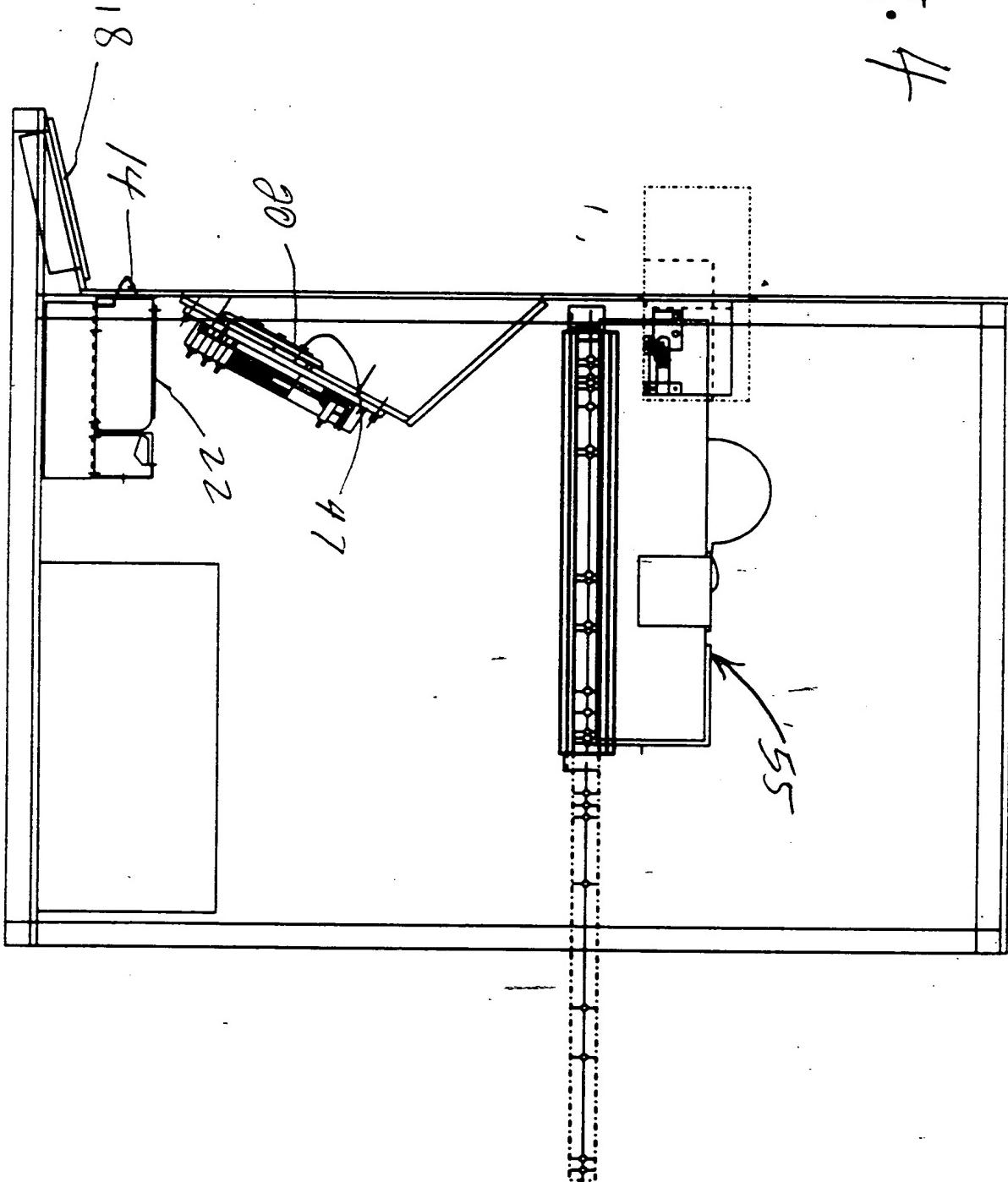


Fig. 5

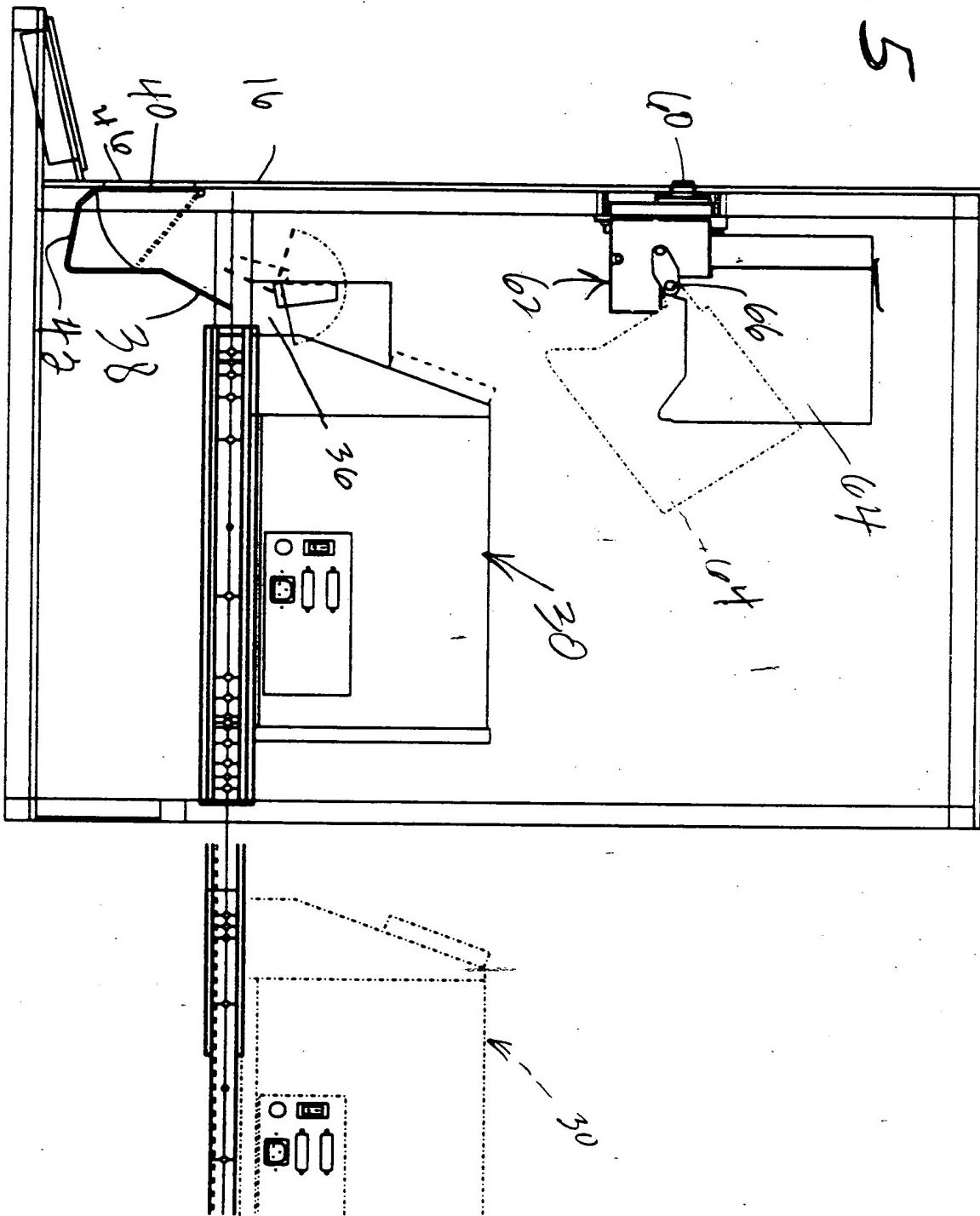
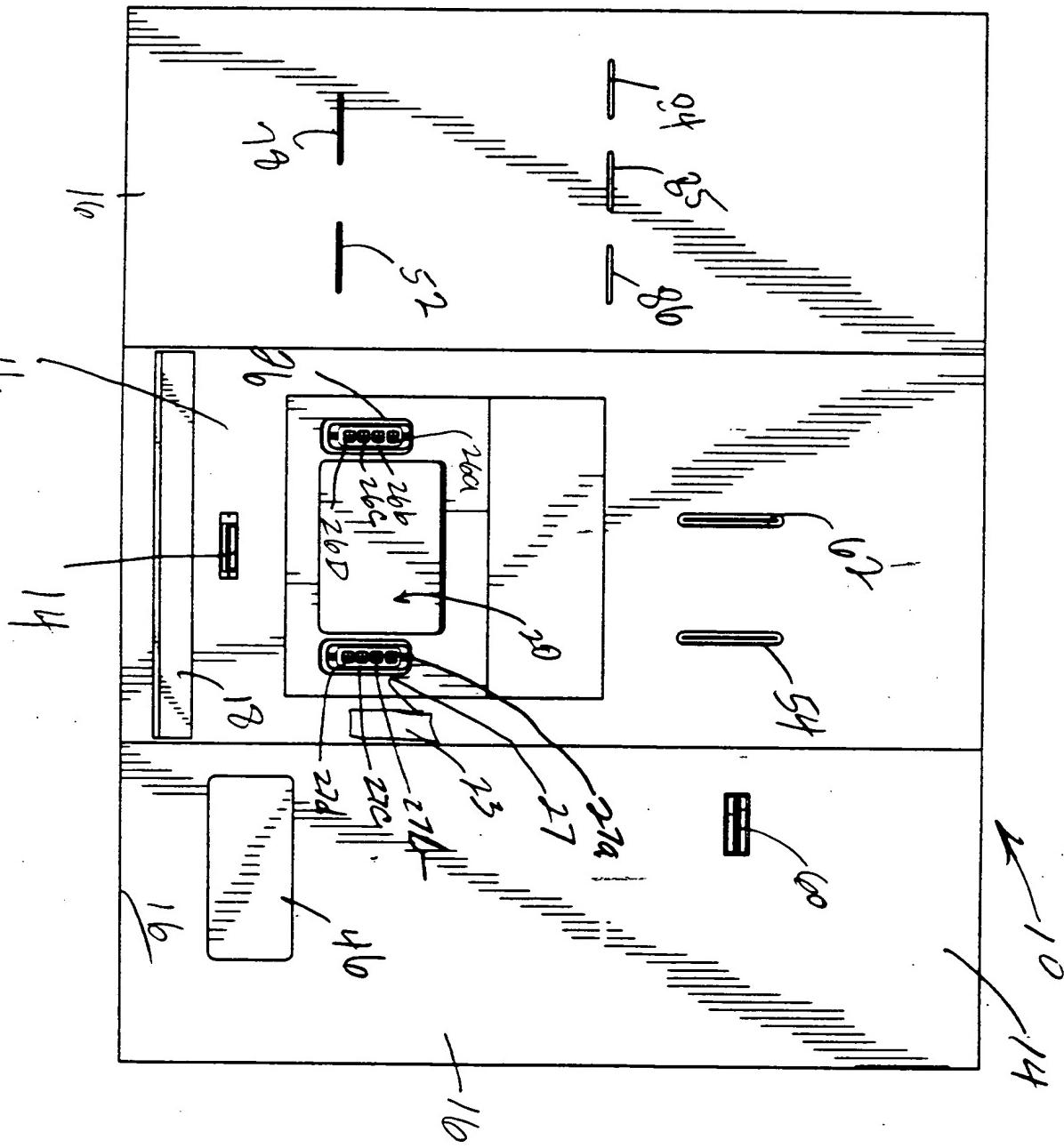
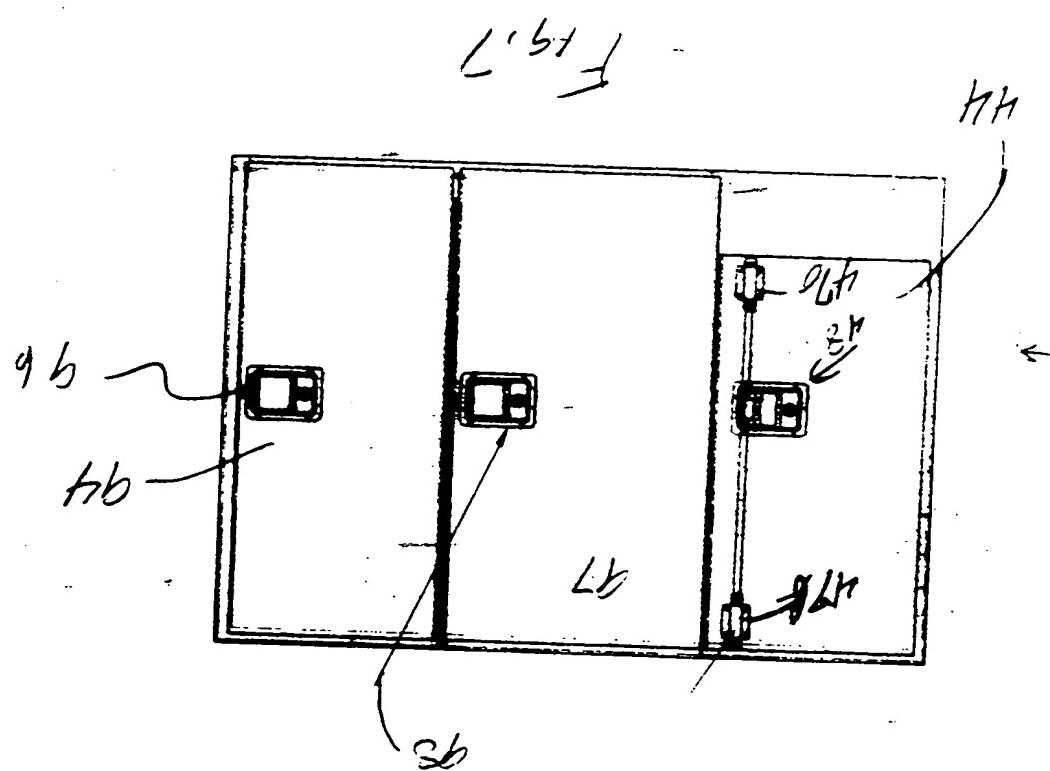
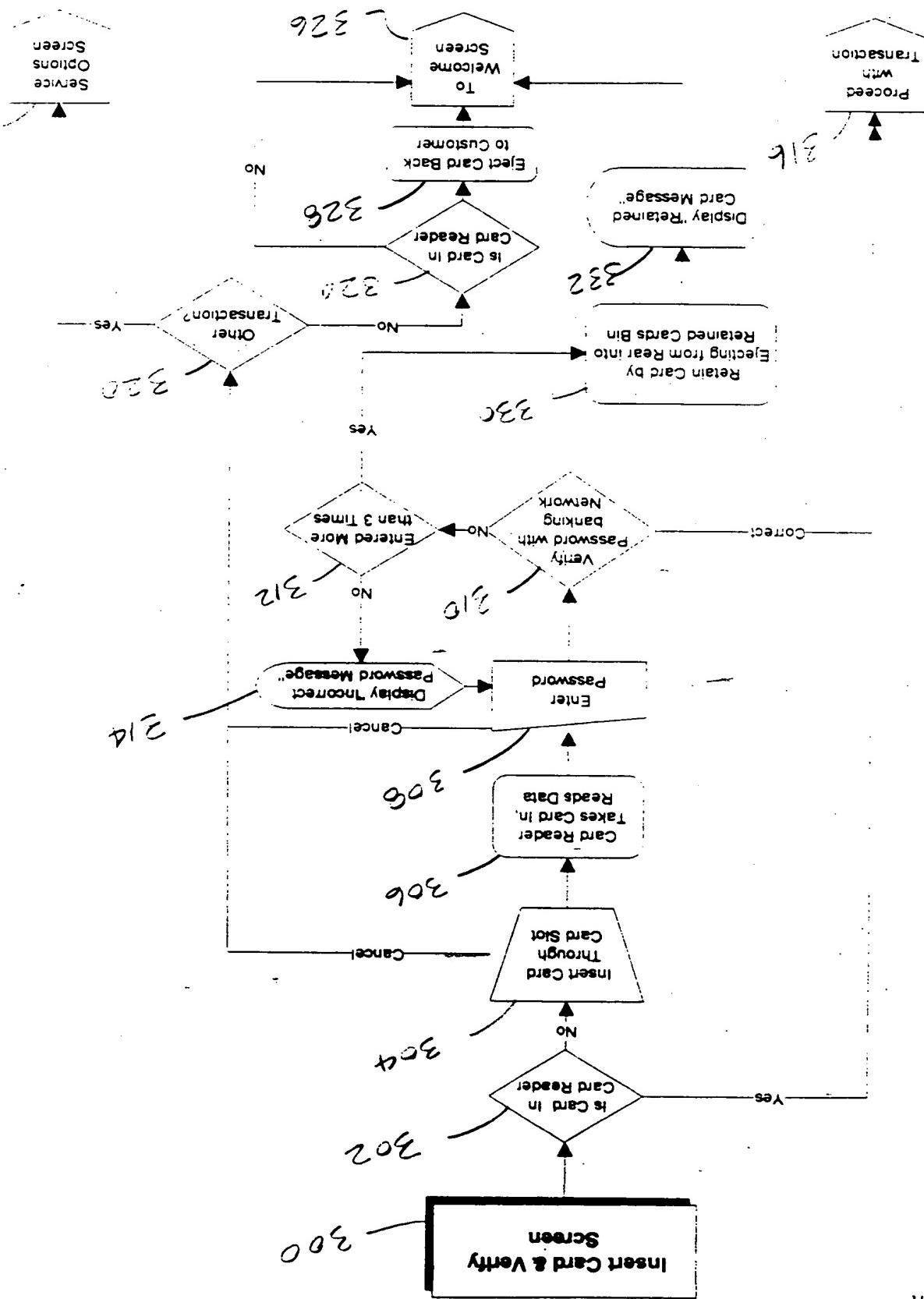


Fig. 6







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SHEET 11 of 99

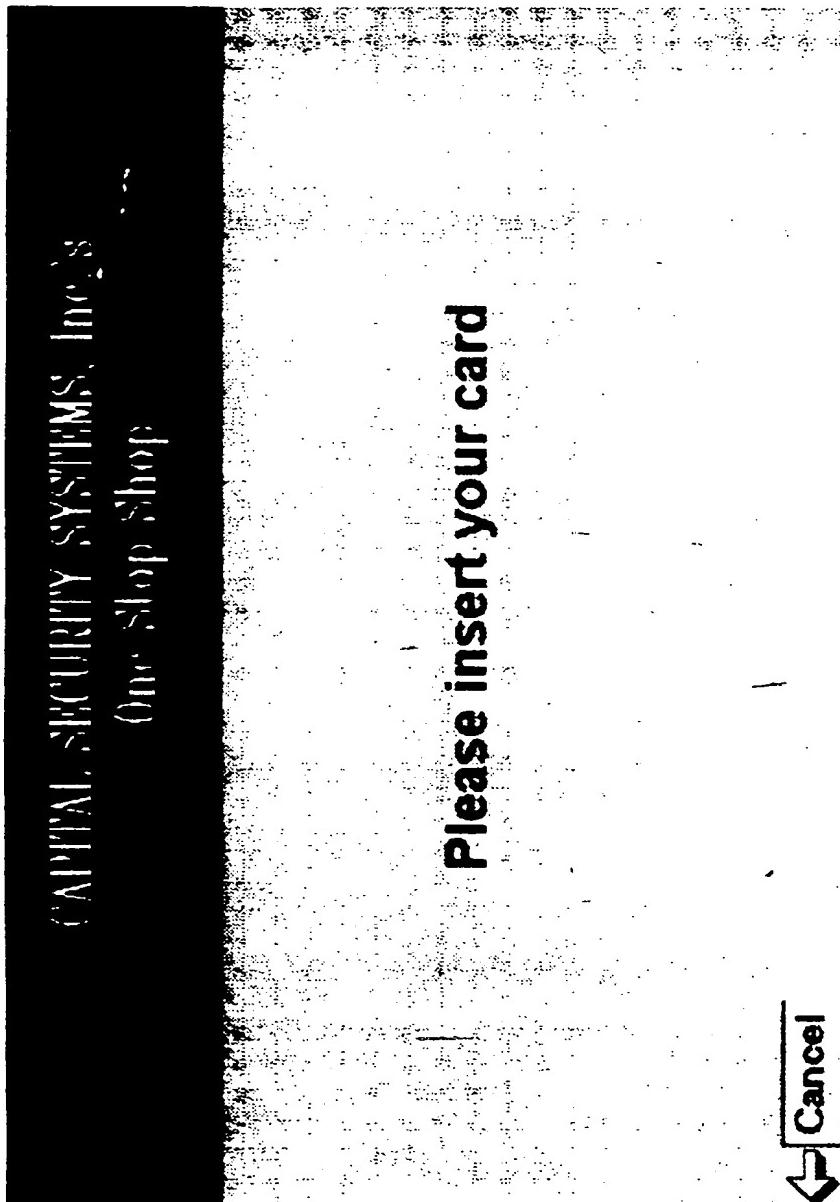


Fig. 8A

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SHEET 12 of 99

CAPITAL SECURITY SYSTEMS, Inc.'s
One Stop Shop

Please enter your password

Cancel

Fig. Bx

CAPITAL SECURITY SYSTEMS, Inc.
One Stop Shop

Please enter your password

Cancel

Tig Bi

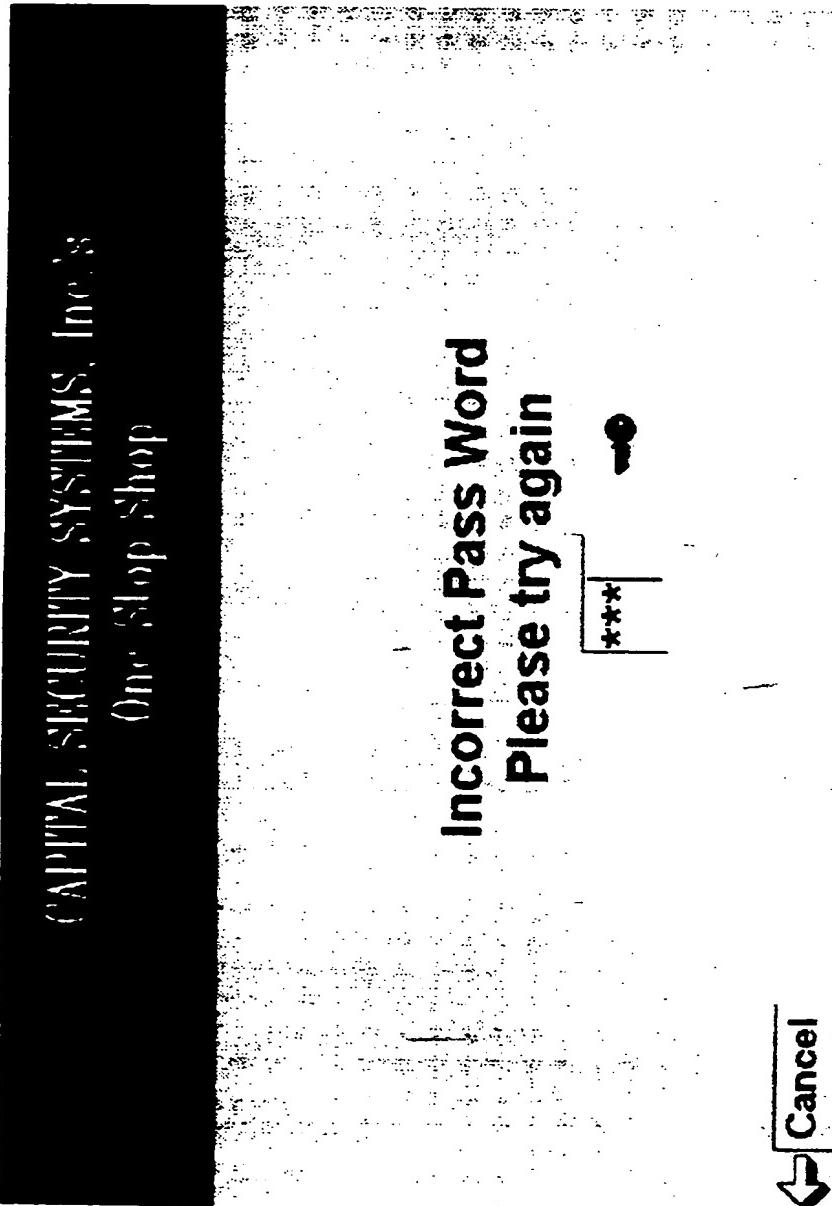


Fig. 8D

CAPITAL SECURITY SYSTEMS, Inc.'s
One Stop Shop

**Incorrect Pass Word
Your Card is being Retained
Contact Your Financial Institution For Details**

119, 88 F

Y - 2 9 (TUE) 16:14

LIVINGSTON PRODUCTS, INC.

TEL 842 904

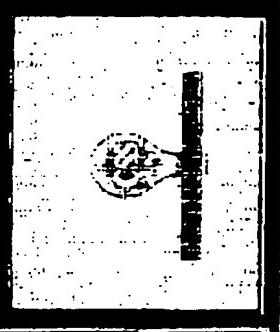
P. 006

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SHEET 16 of 99

English

Español

Choose a language



F16 8F

Welcome to

Received Date May 27, 2009 Printed Date May 27, 2009

CAPITAL SECURITY SYSTEMS, Inc.'s
One Stop Shop

Please choose from the following Options

1 - Money Order	2 - Wire Transfer	3 - Bill Payments	4 - Cash Money Orders, Buy Lottery Tickets, Stamps & Phone Cards
1	2	3	4
1	2	3	4
1	2	3	4
1	2	3	4

Fig. 9

ATM Flow Chart

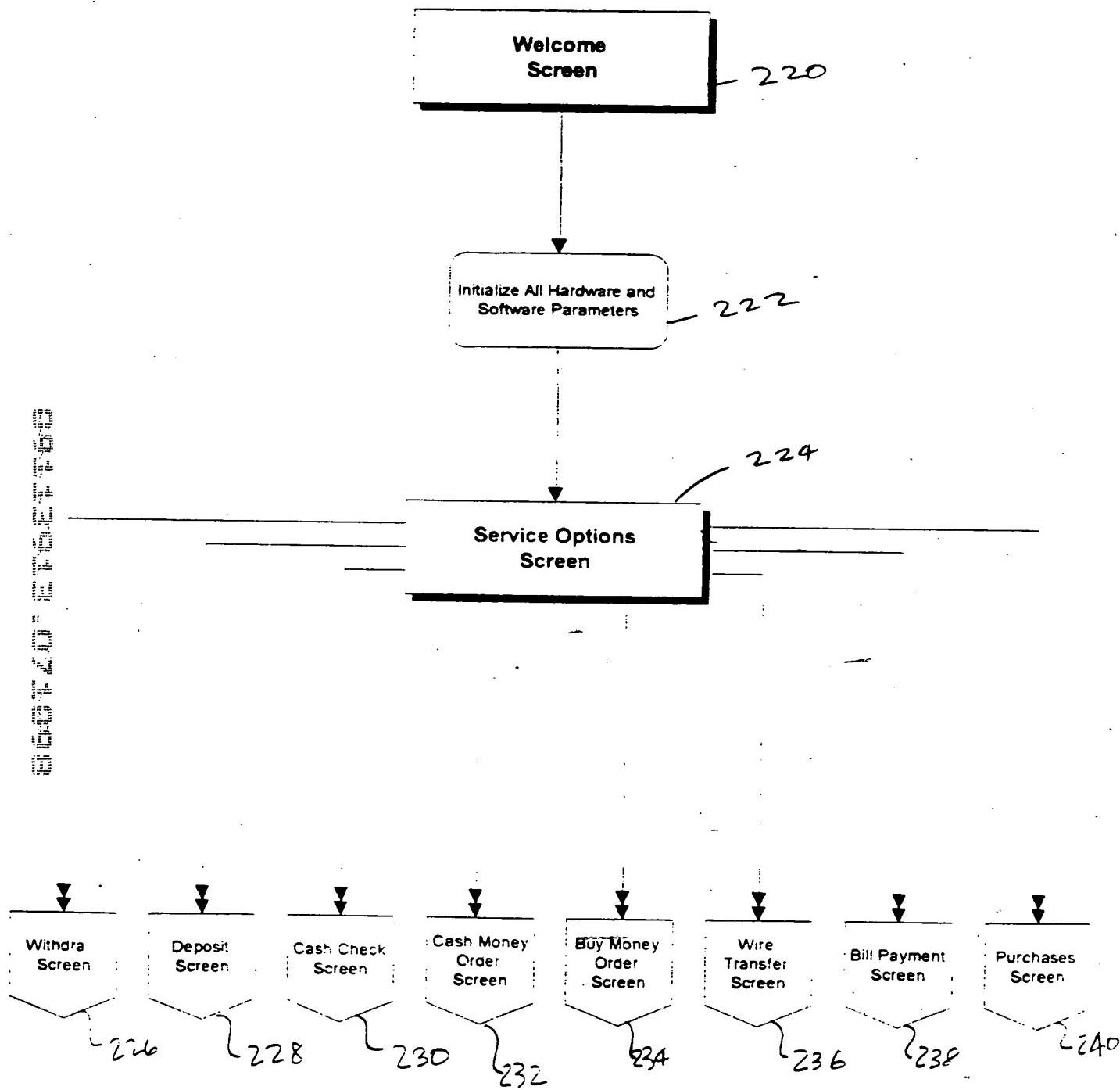


Fig. 9A

Choose Account

1. Checking

2. Saving



Cancel



Fig. 10

Withdraw
from Checking

\$100.00	\$200.00	Other
\$20.00	\$40.00	\$50.00
<input type="button" value="Cancel"/>	<input type="button" value="OK"/>	

Fig. 11

ATM Flow Chart

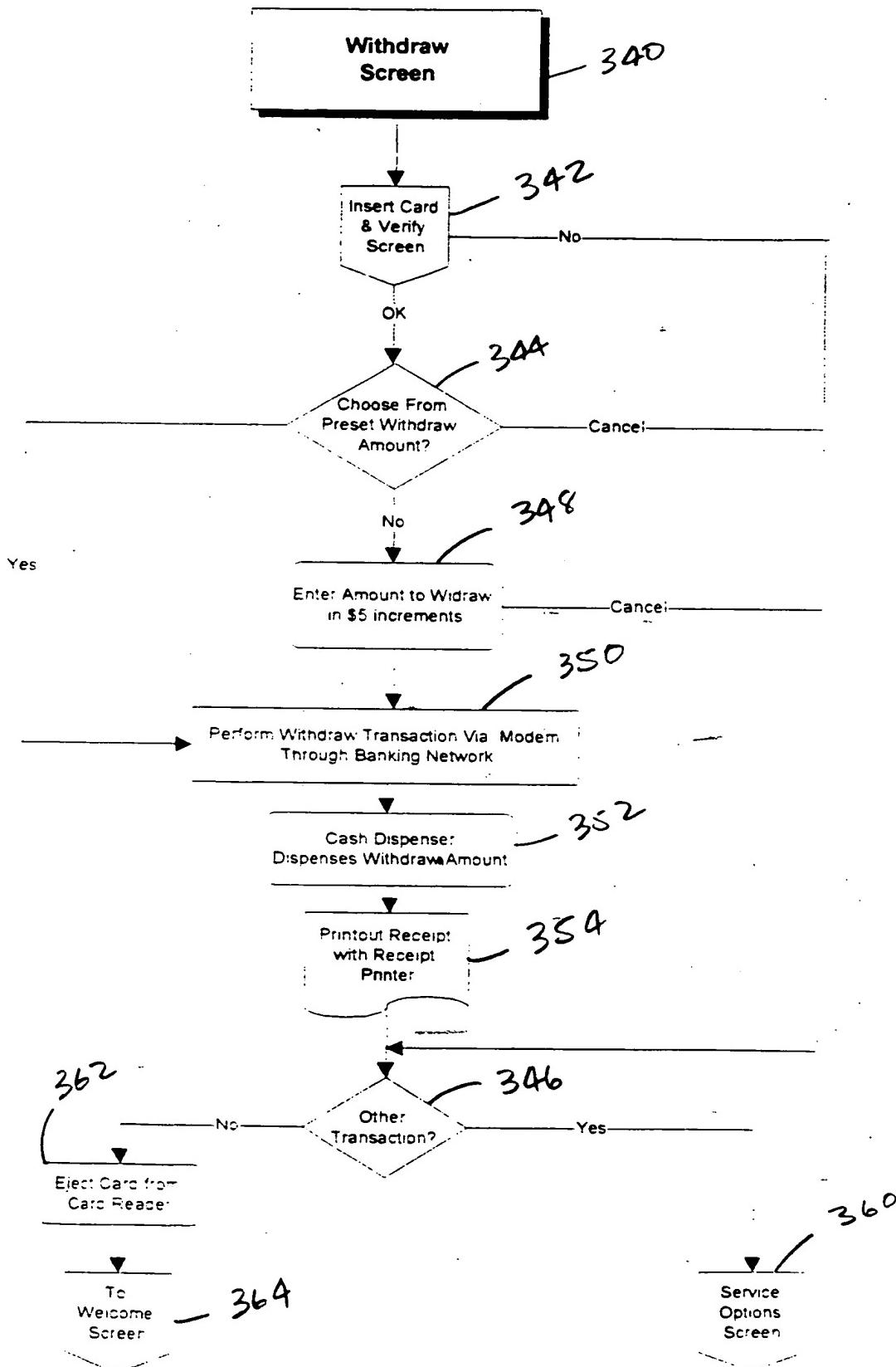
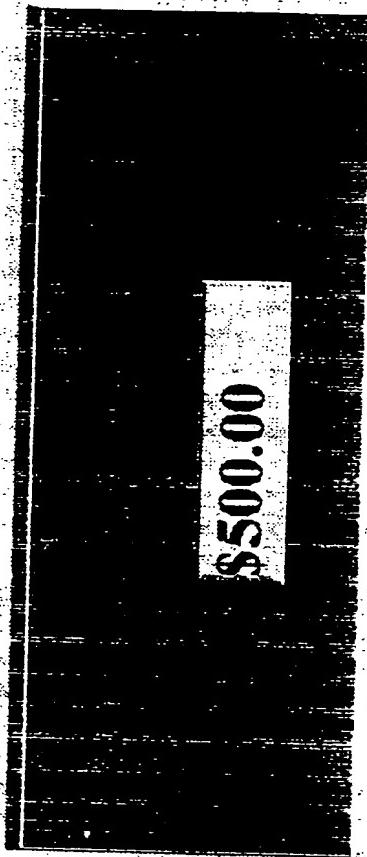


Fig. 11A

Withdraw
from Saving



Continue ↑

Cancel ↓

1/19/12

ATM Flow Chart

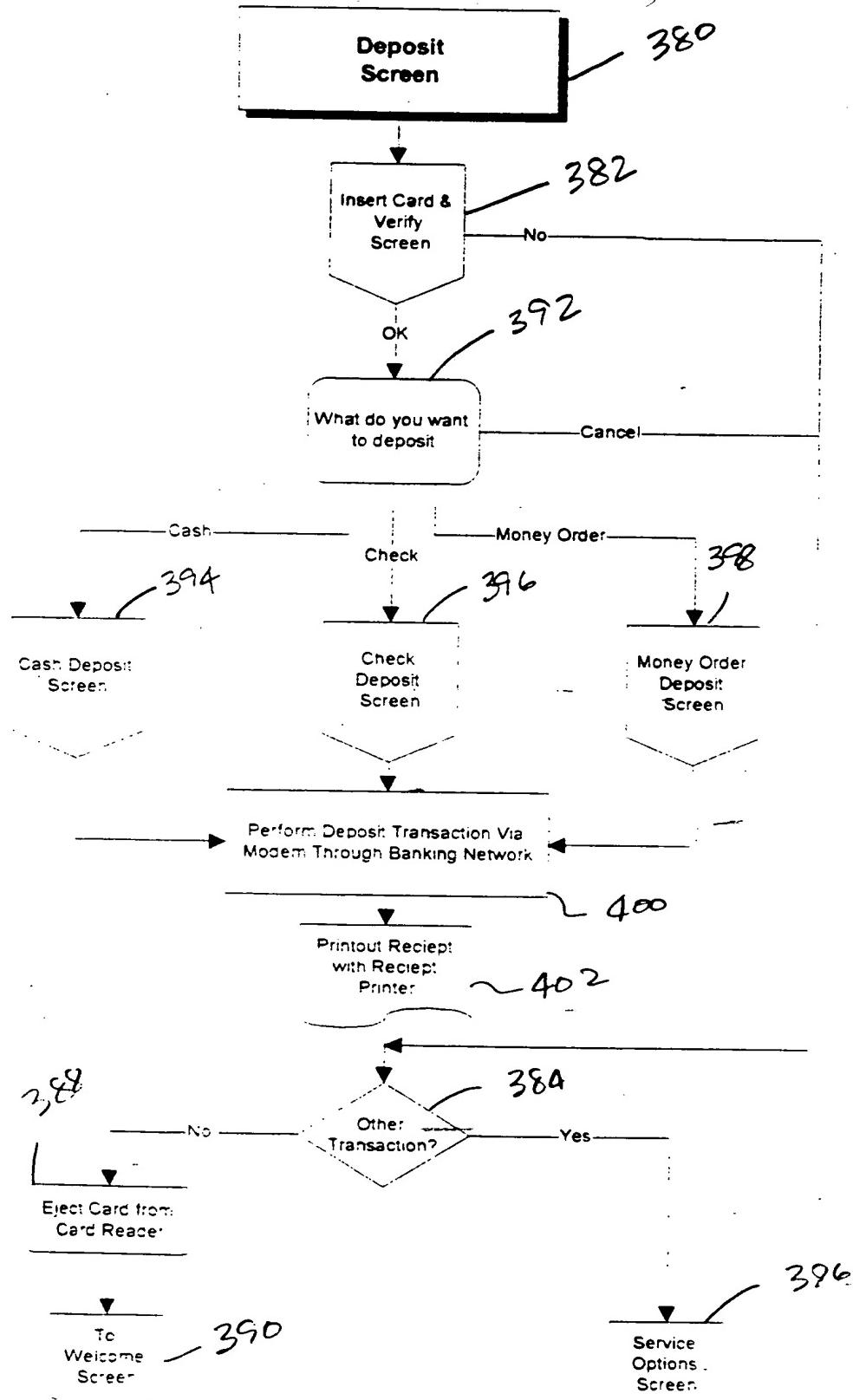
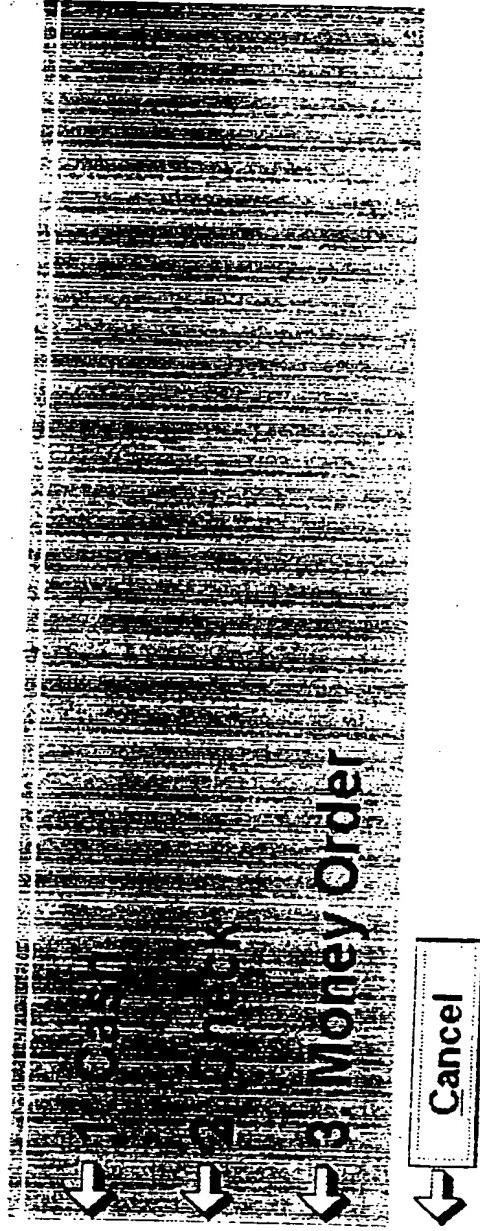


Fig. 13

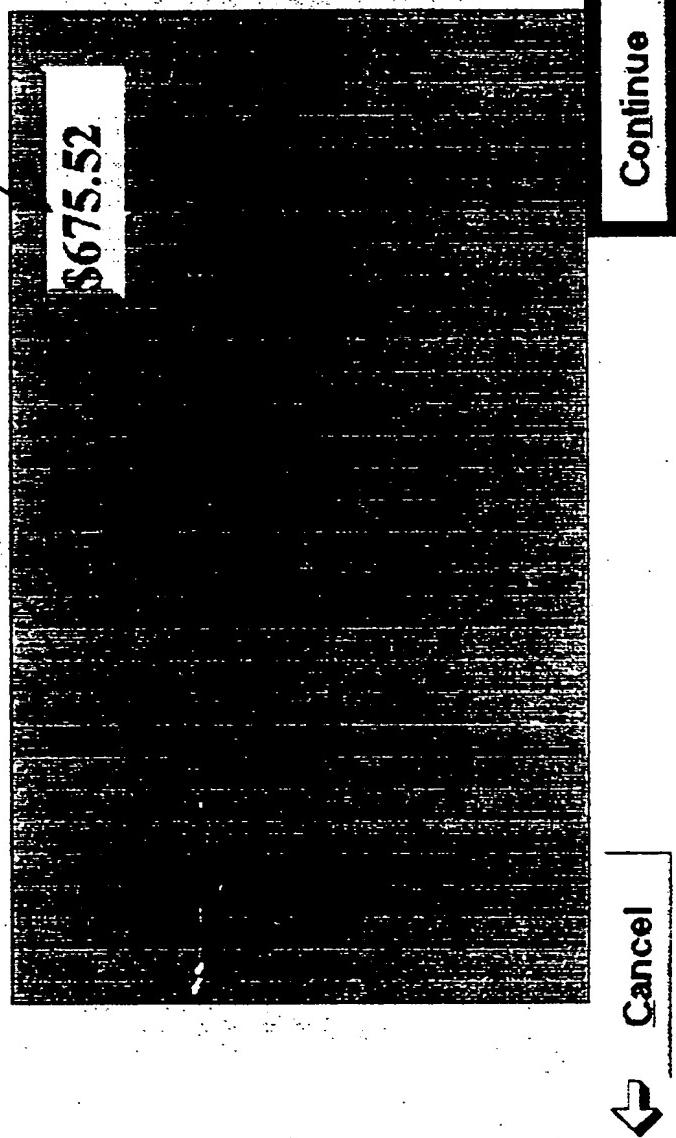
Deposit into Checking

What would you like to deposit



F.a. 12A

Deposit Check



F,9,13B

Please sign back of Check
When ready, insert into Scanner Slot.



Fig. 13C

Applicants: GUSTIN et al.
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SHEET 27 of 99

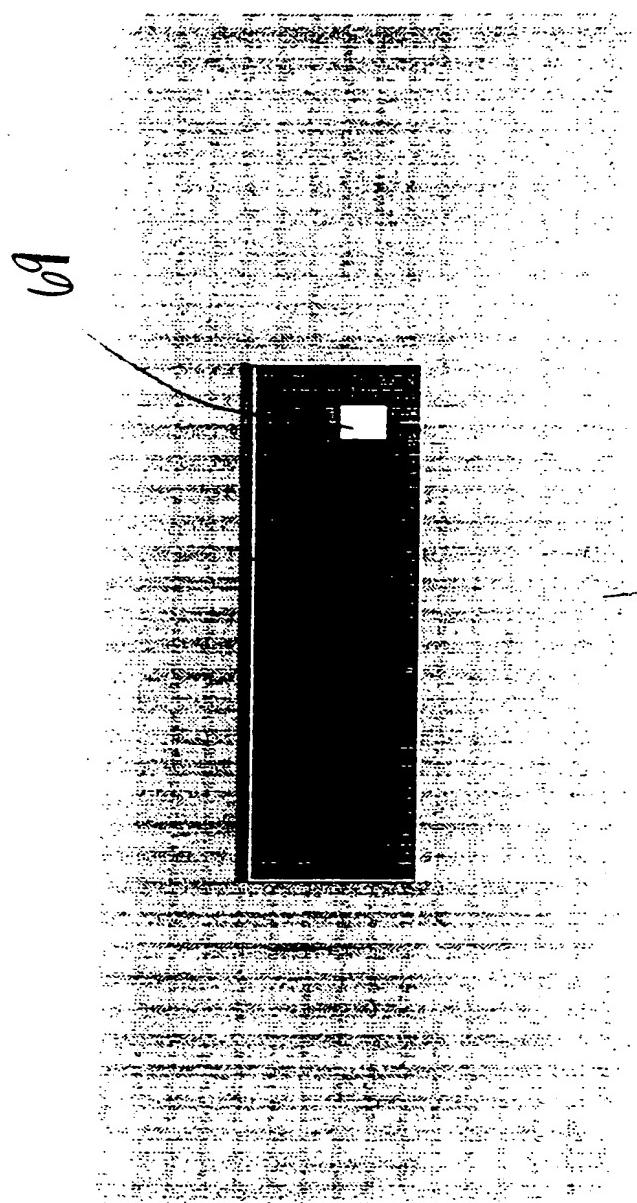


Fig. 13D

CAPITAL SECURITY SYSTEMS, Inc.'s
One Stop Shop

\$674.52 Will be deposited into your account.

Please take your receipt
Thank you...

Fig. 13E

Deposit into Savings

What would you like to deposit

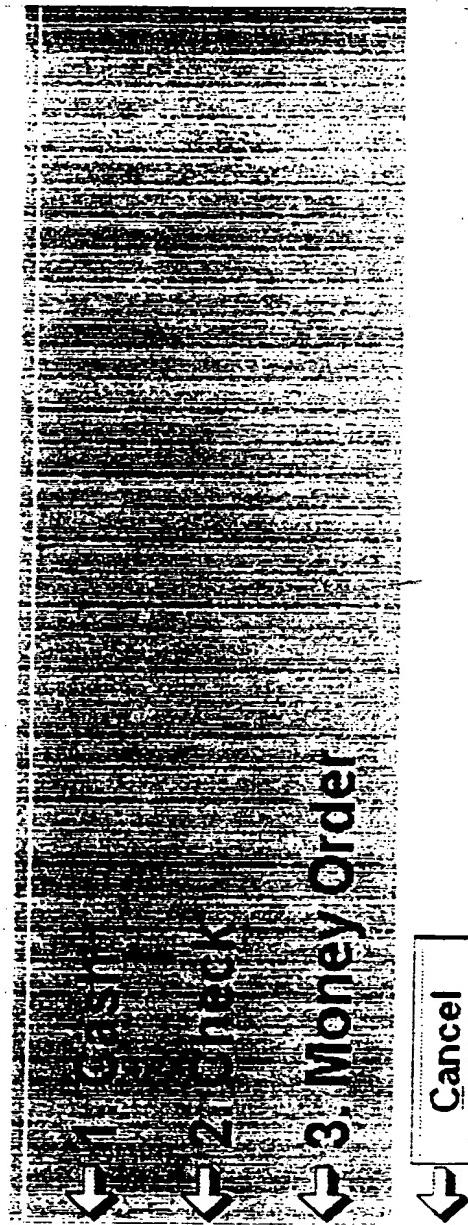


Fig. 13F

Deposit Cash

You have inserted \$0.00

Please insert your \$\$ bills
into the bill acceptor slot ...

← Cancel →

Continue ↑

Fig. 136

ATM Flow Chart

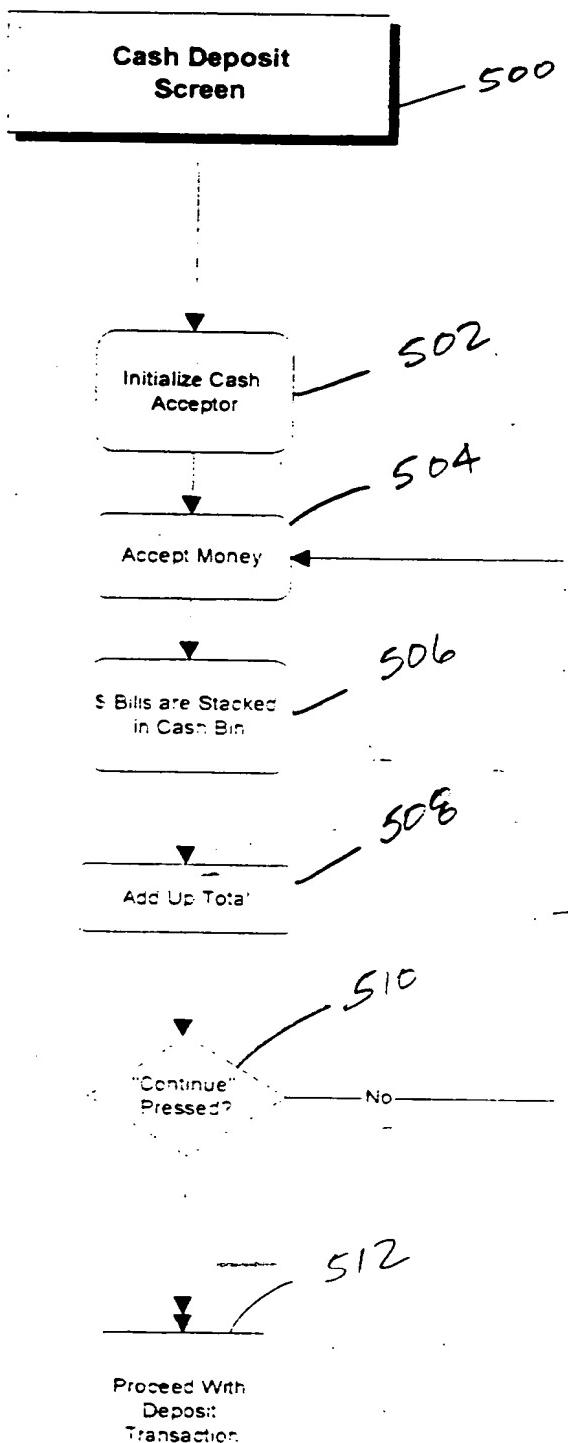


Fig 13H

Deposit Cash

You have inserted \$20.00

Please insert your \$\$ bills
into the bill acceptor slot ...

 Continue

 Cancel

Fig. 13 I

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SHEET 33 of 99

Deposit Cash

You have inserted \$65.00

Please insert your \$\$ bills
into the bill acceptor slot ...

Cancel

Continue

Aug 13 5

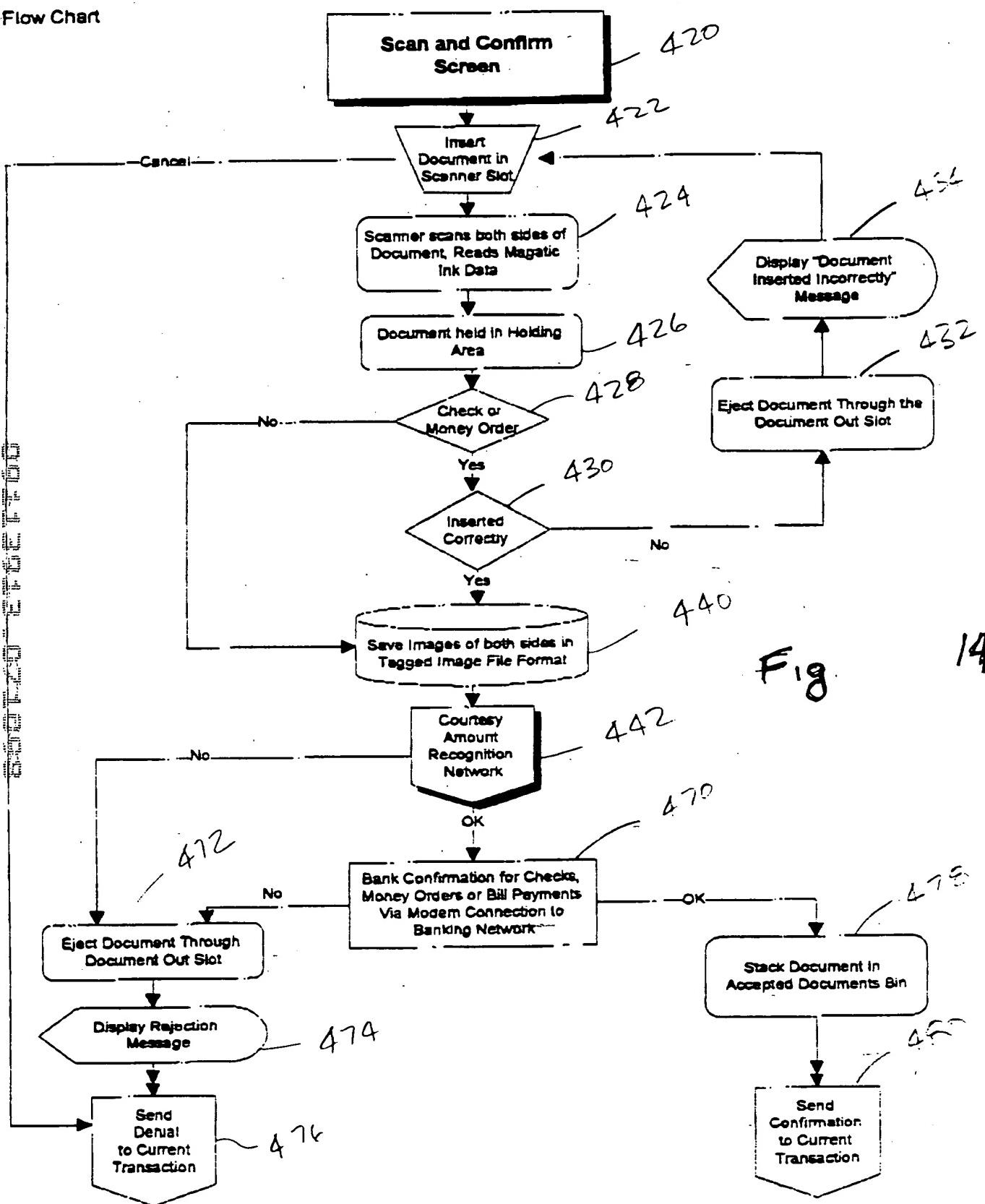
Applicants: GUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 34 of 99

CAPITAL SECURITY SYSTEMS, Inc.'s
One Stop Shop

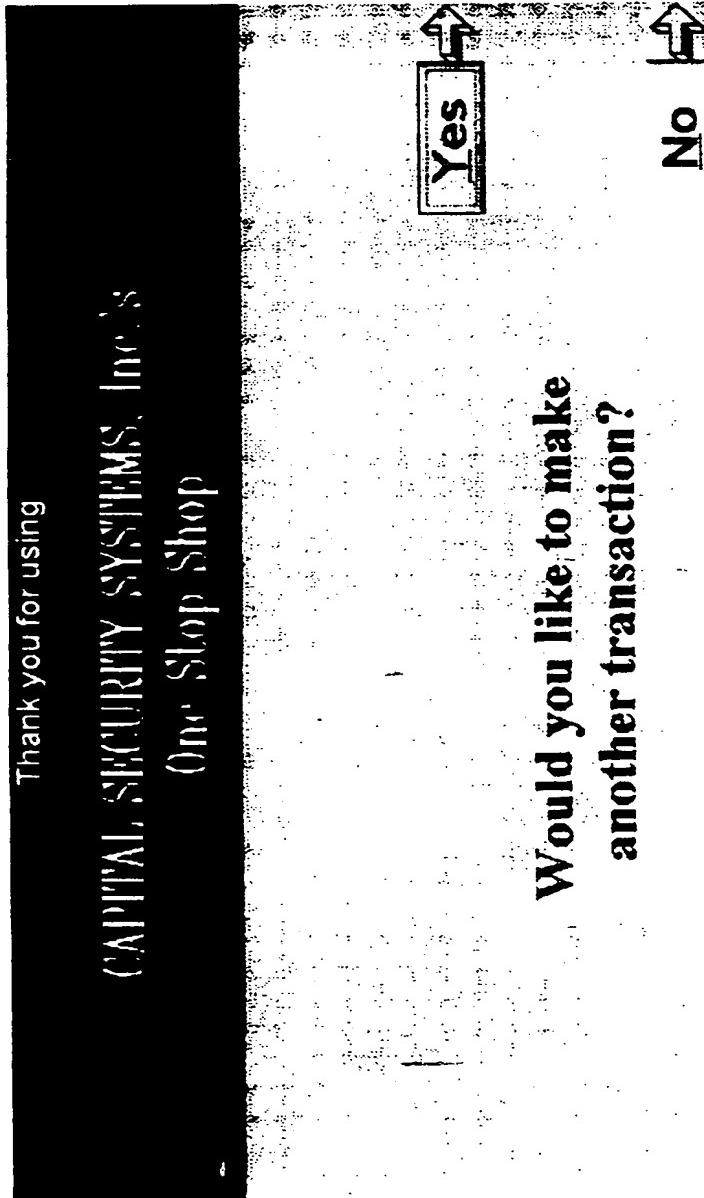
\$65.00 will be deposited into your account.

Please take your receipt
Thank you...
F 19, 13 k

ATM Flow Chart



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FITCH, EVEN, TABIN & FLANNERY
SHEET 36 of 99



Applicants: GUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 37 of 99



Would you like to make
another transaction?

Fig. 15B

Applicants: GUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 38 of 99

Cash Check

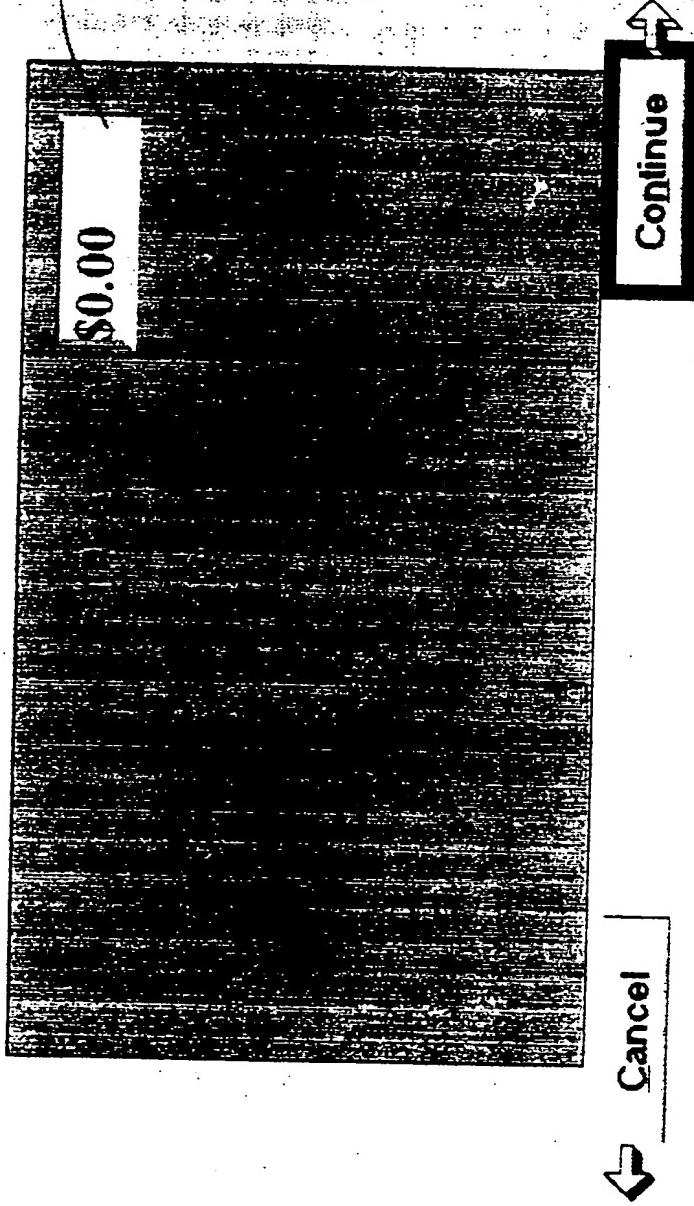


Fig. 16

ATM Flow Chart

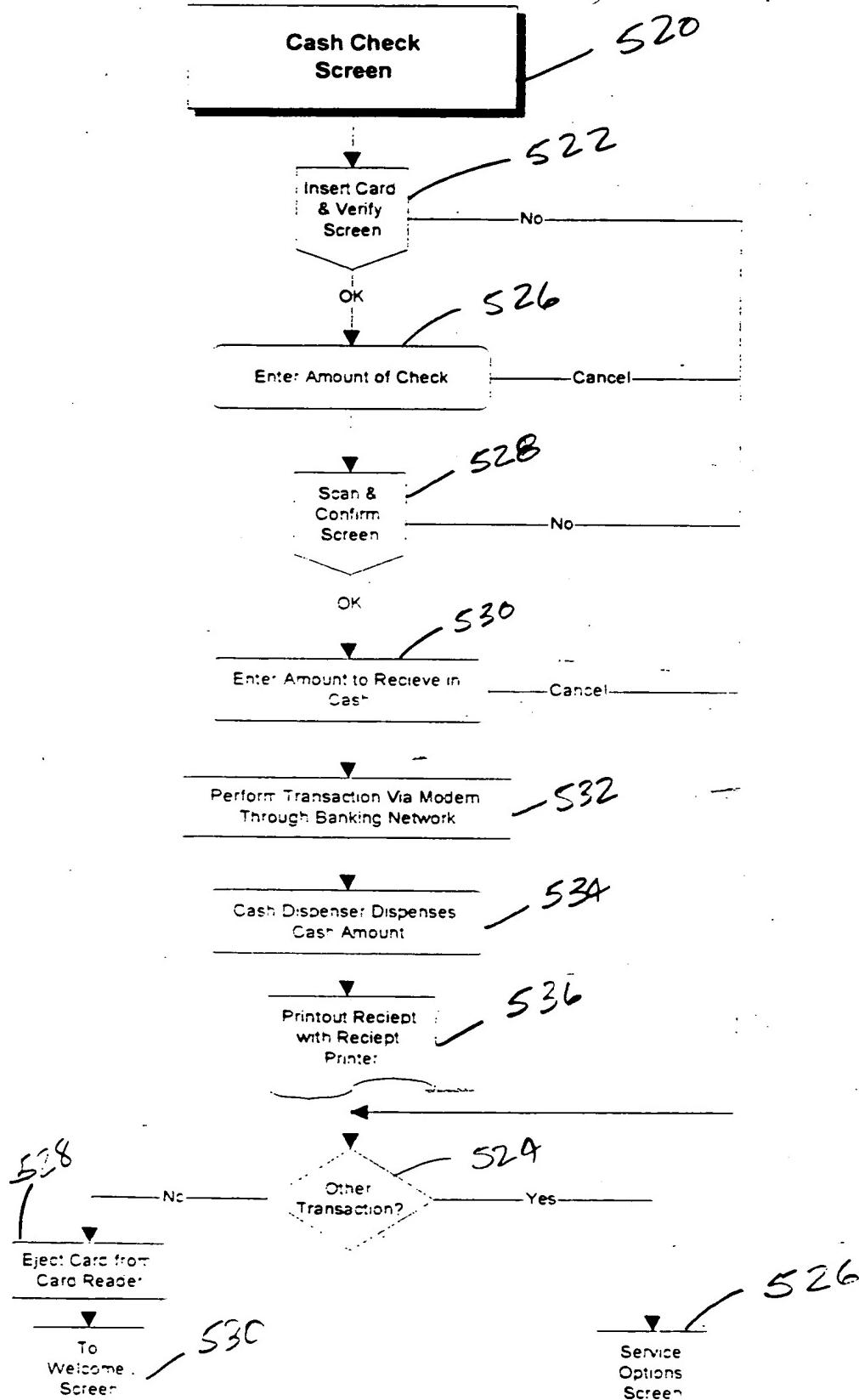


Fig 16A

Applicants: GUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 40 of 99

Cash Check

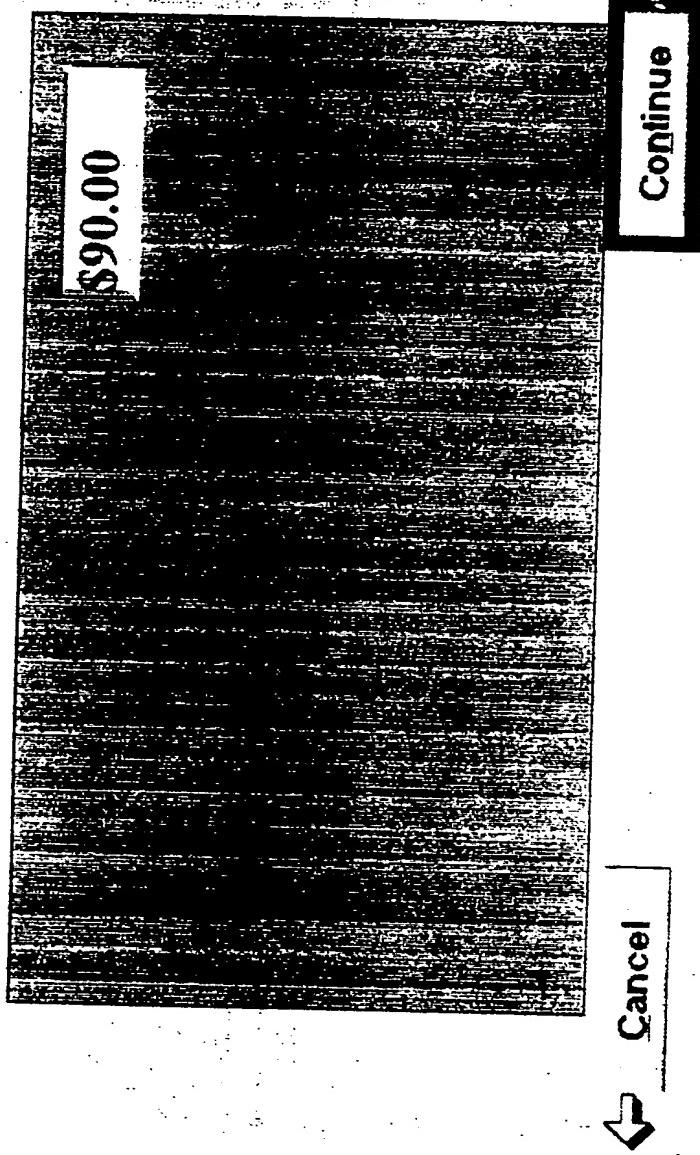


Fig. 16B

Applicants: GUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 41 of 99

Please sign back of Check
When ready, insert into Scanner Slot.



Fig 16c

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FITCH, EVEN, TABIN & FLANNERY
SHEET 42 of 99

Backwards!
Please Re-Insert



Fig 16 D

Applicants: GUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 43 OF 99

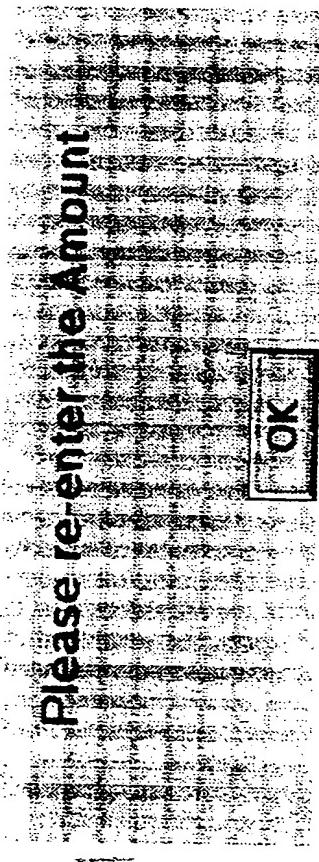


Fig. 16 DD

Applicants: GUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 44 of 99

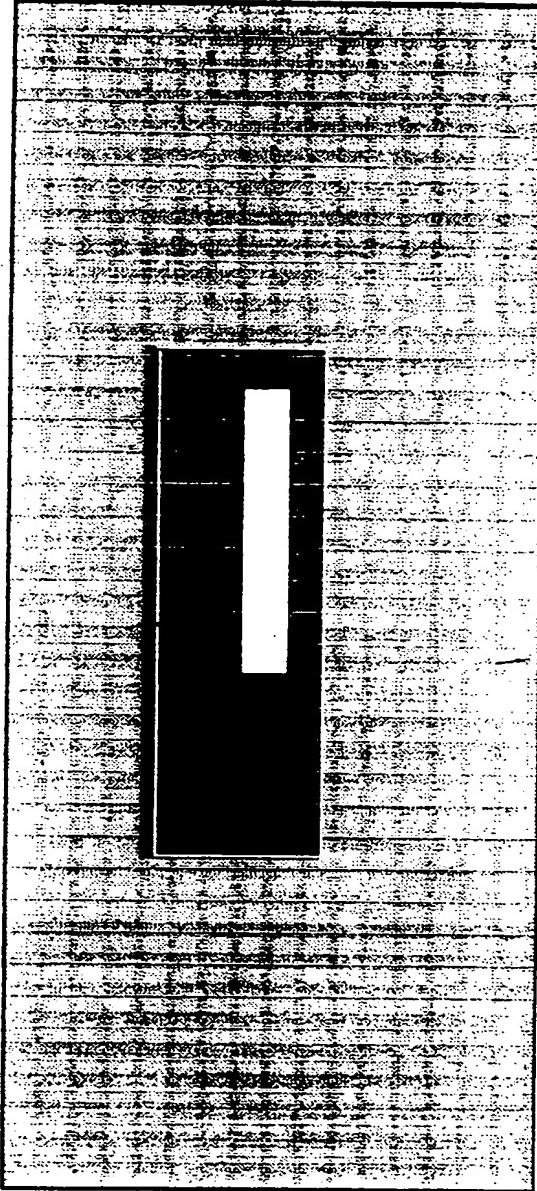
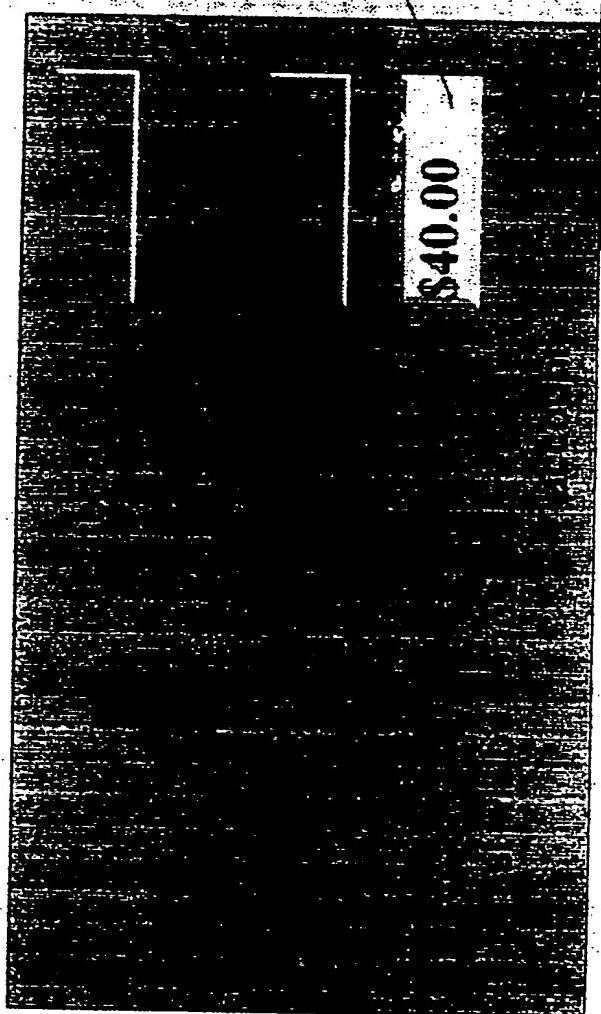


Fig. 16E

Cash Check

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SHEET 45 of 99

- 70



Continue

Cancel

Fig. 16F

Applicants: GUSTIN et al.
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FITCH, EVEN, TABIN & FLANNERY
SHEET 46 of 99

CAPITAL SECURITY SYSTEMS, Inc.'s
One Stop Shop

Receive \$40.00

\$49.00 Will be deposited into your account.

Please take your receipt
Thank you...

Fig. 169

Applicants: GUSTIN et al.
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FITCH, EVEN, TABIN & FLANNERY
SHEET 47 of 99

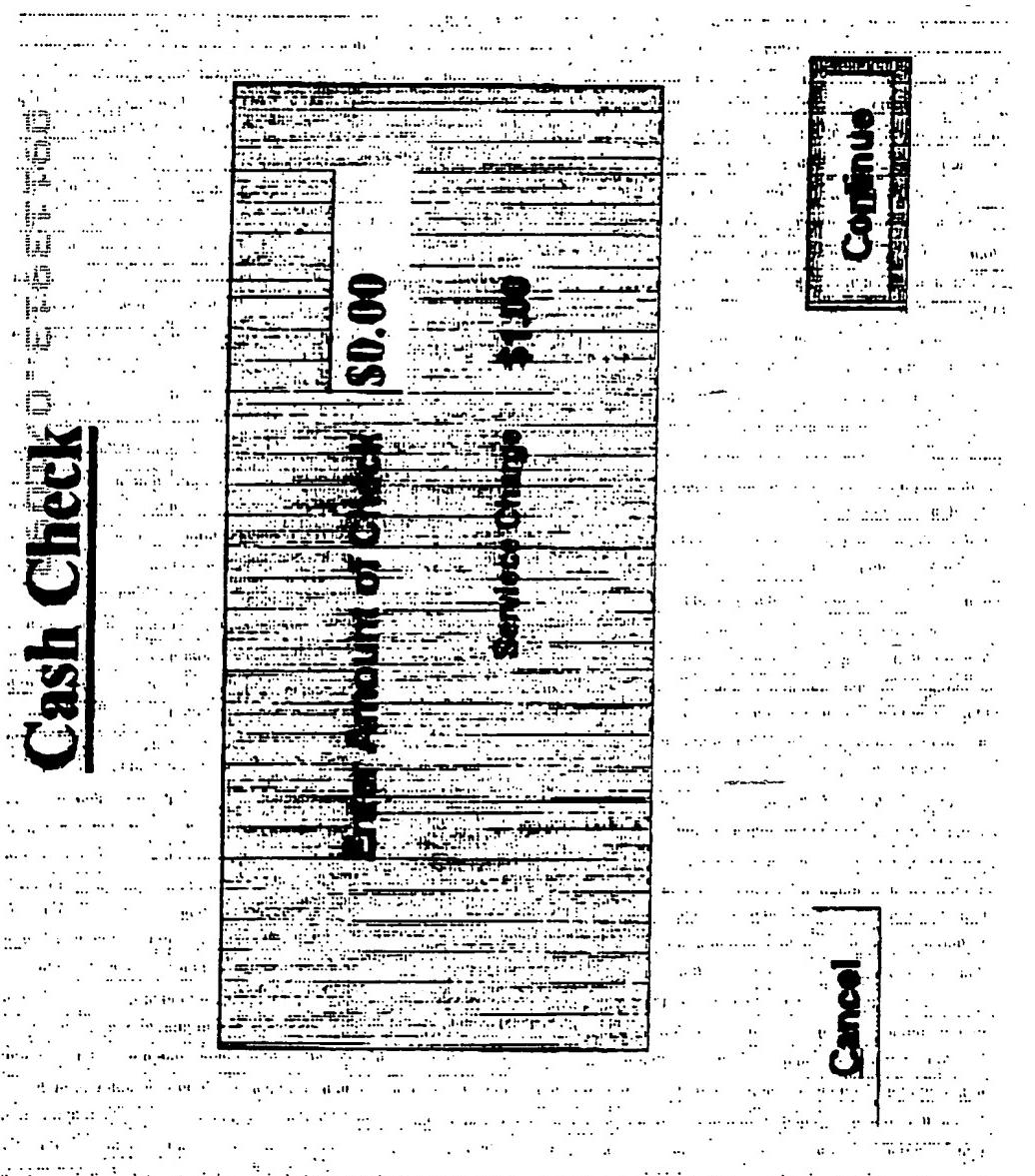


Fig. 16H

ATM Flow Chart

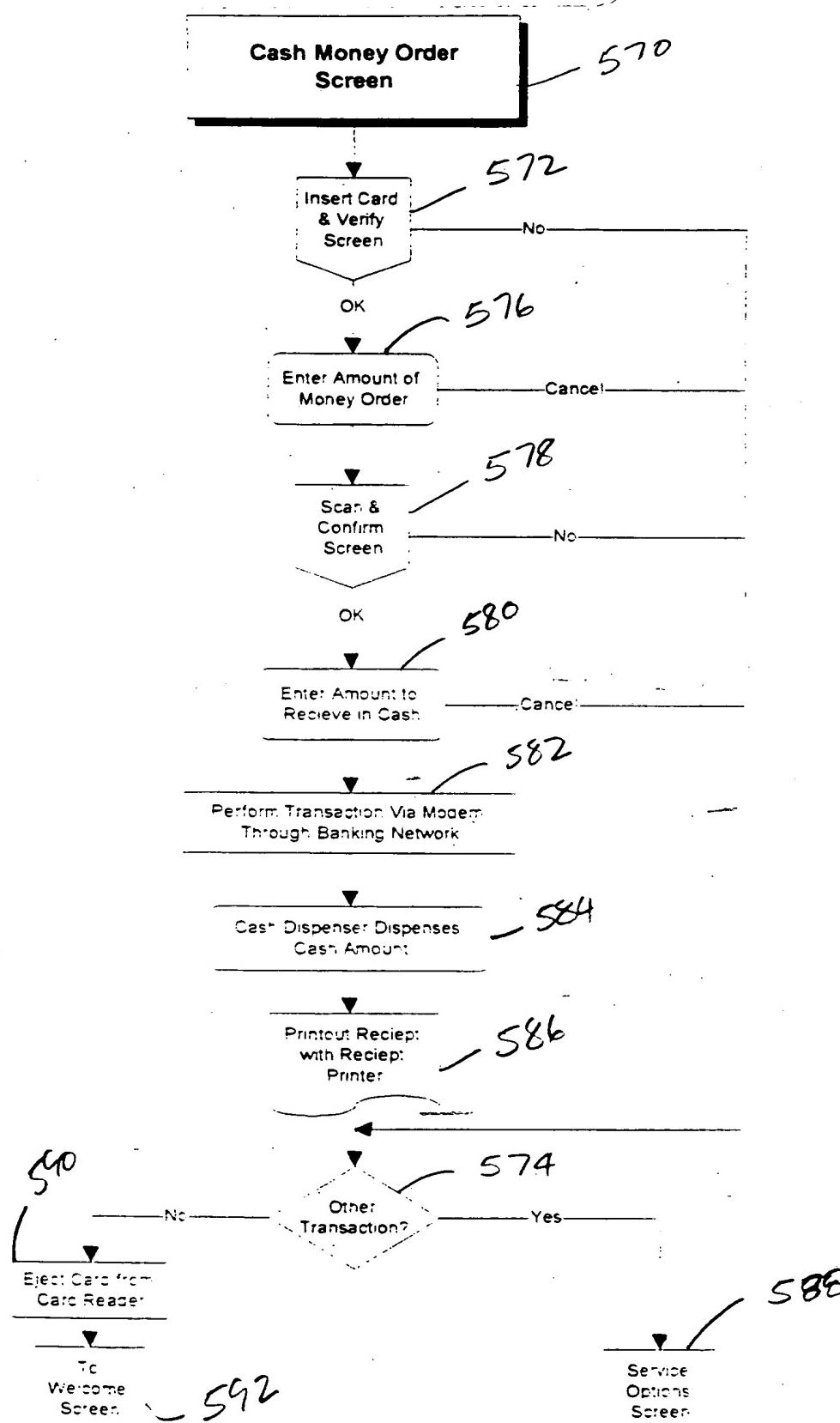


Fig. 17

Cash A Money Order

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FITCH, EVEN, TABIN & FLANNERY
SHEET 49 of 99

八

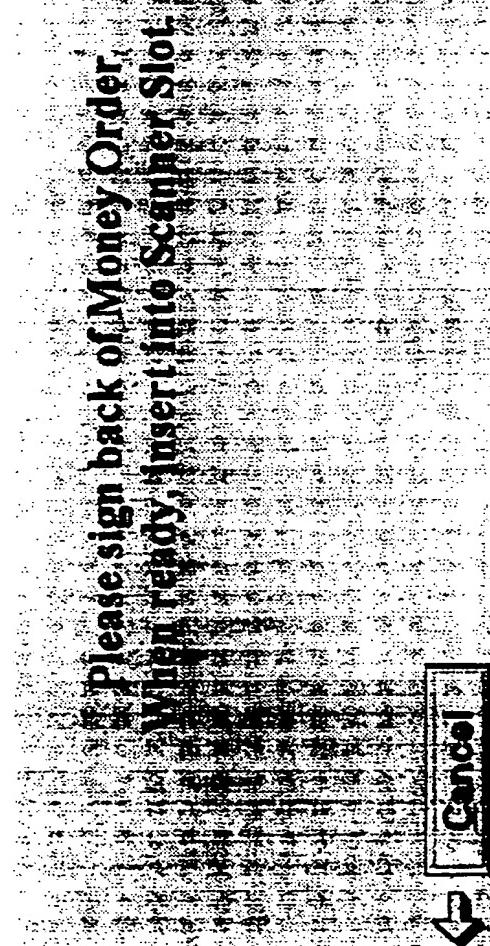
This is a high-contrast, black-and-white image. It features a dark, textured background. Superimposed on this background are three distinct white rectangular boxes. The largest white area is located in the upper left quadrant. To its right are two smaller, vertically aligned rectangles. The bottom one of these two smaller rectangles contains the text '\$100.00' in a bold, sans-serif font.

Cancel

Continue

1

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SHEET 50 of 99



Applicants: GUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 51 of 99

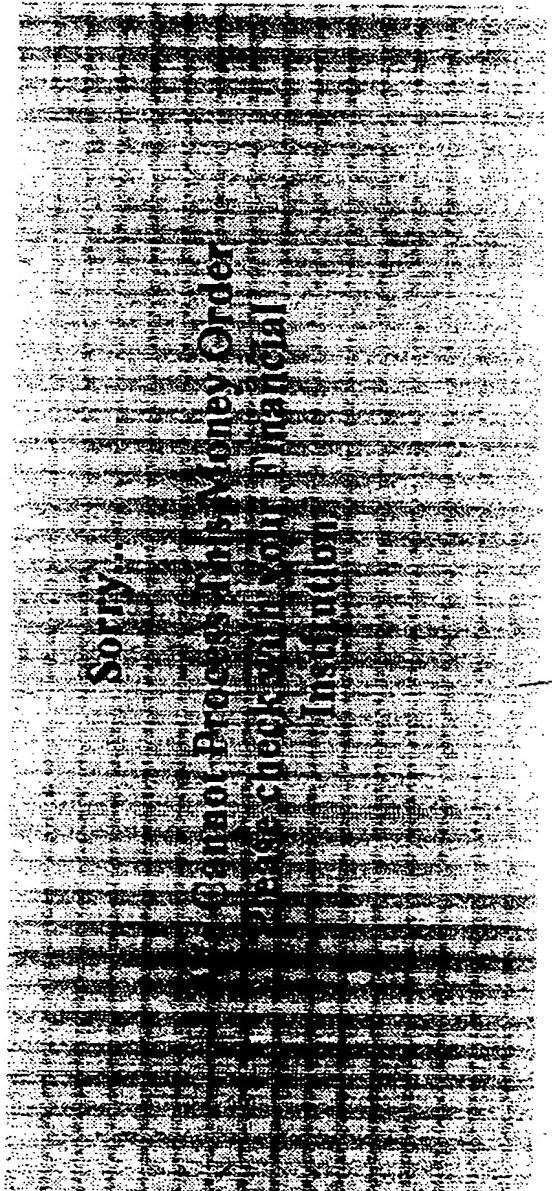


Fig. 17c

Applicants: GUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 52 of 99

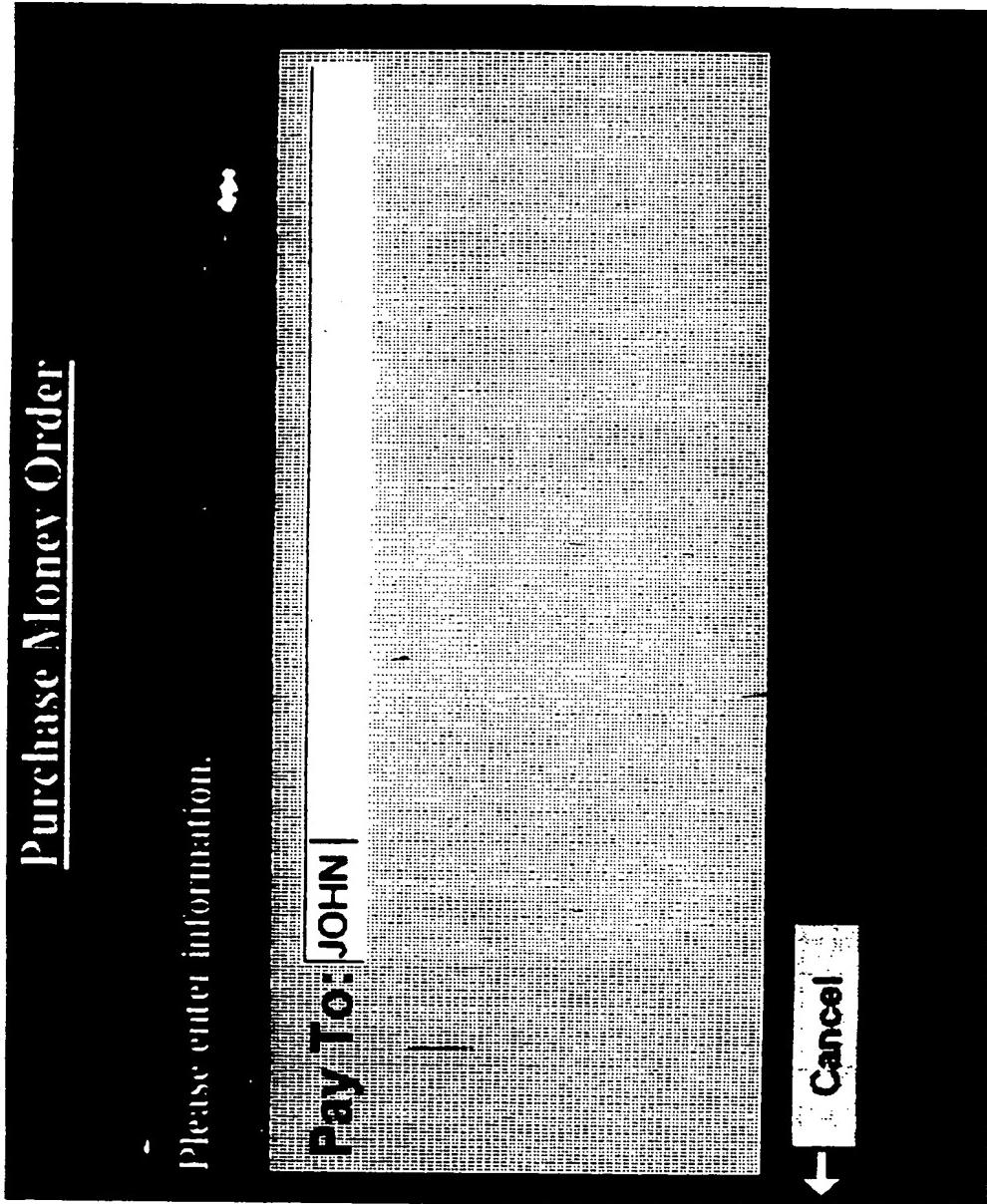


Fig. 18

Applicants: GUSTIN et al.
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FITCH, EVEN, TABIN & FLANNERY
SHEET 53 of 99

72

11/18A

Purchase Money Order

Please enter information.

Pay To: JOHN DOE

\$500.00

\$500.50

Continue →

← Cancel

ATM Flow Chart

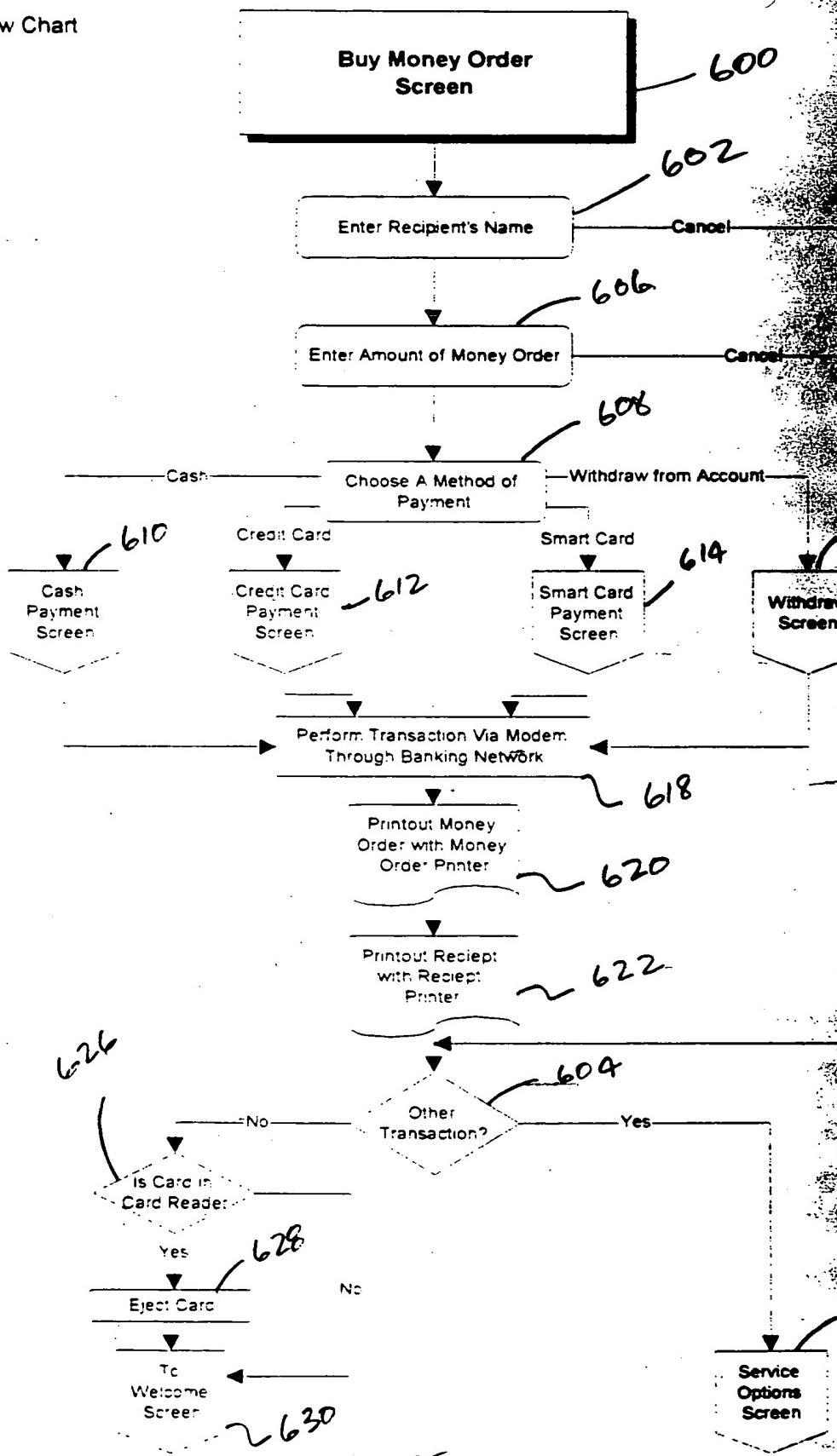


Fig. 18B

Applicants: GUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 55 of 99

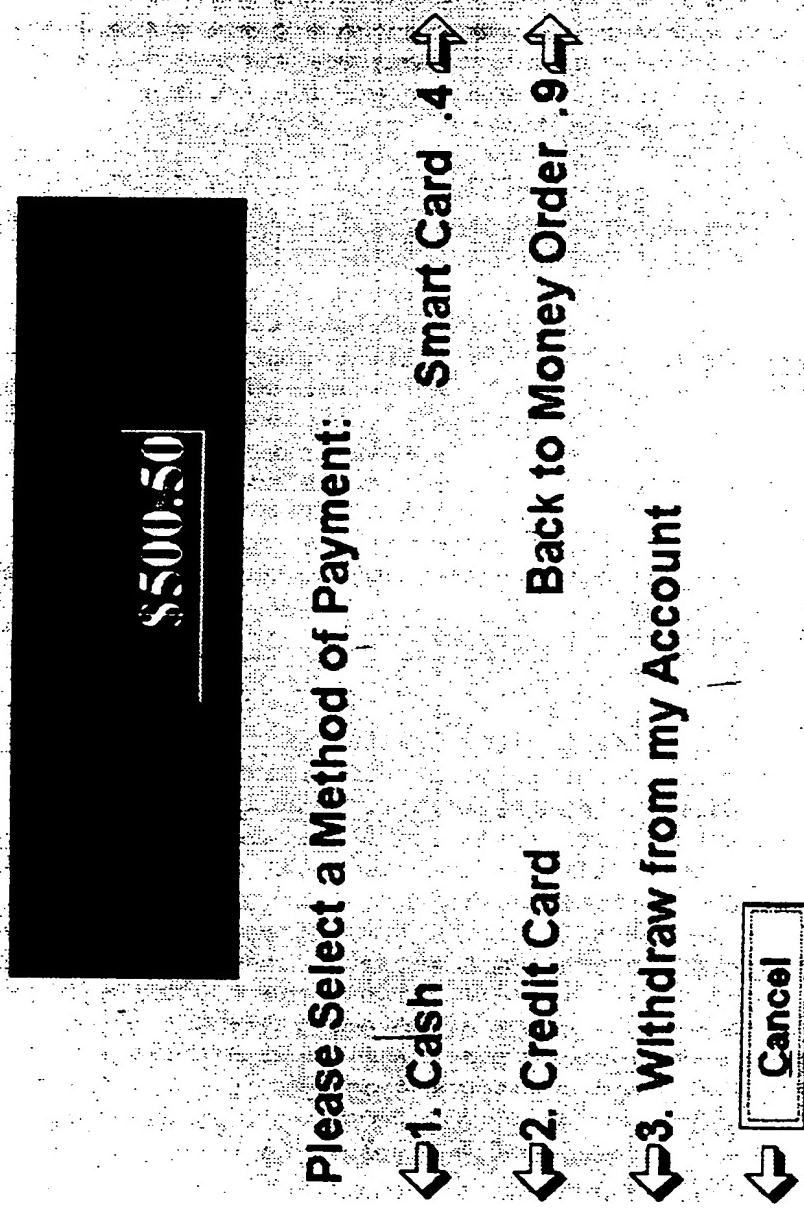


Fig. 18C

Applicants: CUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 56 of 99

CAPITAL SECURITY SYSTEMS, Inc.'s
One Stop Shop

\$500.50 is withdrawn from your account

Your Money Order is being
Printed
Please take your receipt
Thank you...

Fig. 18D

Applicants: CUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 57 of 99

Wire Money

Please enter information, when done press 'Enter'

To: JOHN DOE

Bank's Name

FED Routing Code/ABA#

Account Number

Cancel

Fig. 19

Applicants: GUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 58 of 99

Wire Money

Please enter information, when done press 'Enter'

To:	JOHN DOE
Bank Name:	FIRST AMERICAN
Transferring Bank:	[redacted]
Account Number:	[redacted]

Cancel

Fig. 19A

Applicants: GUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 59 of 99

Wire Money

Please enter information, when done press 'Enter'

TO	JOHN DOE	FIRST AMERICAN
AMOUNT	\$1000.00	7896654
SECURE NUMBER		

→ Cancel

Fig. 19B

Applicants: GUSTIN et al.
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SHEET 60 of 99

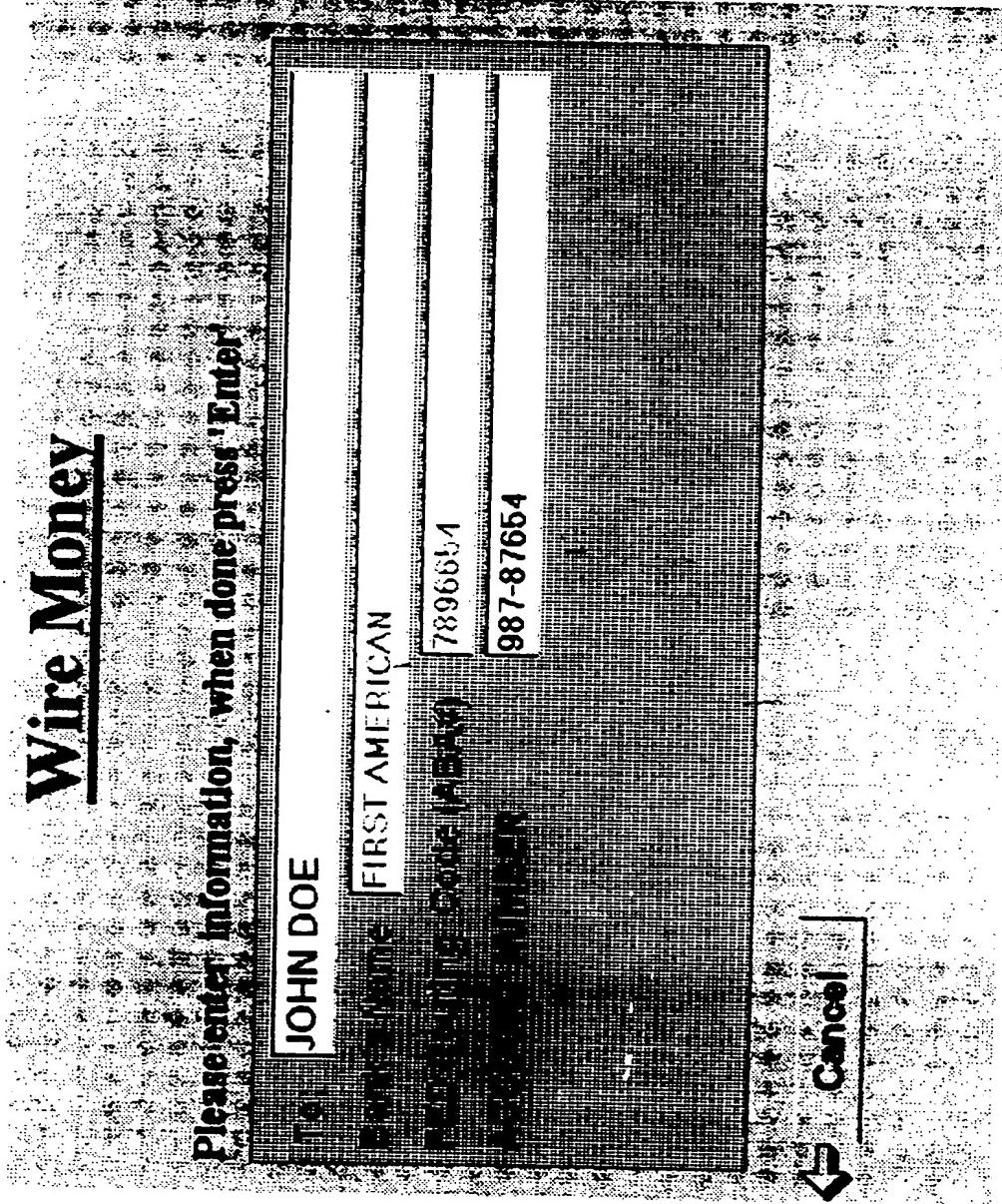


Fig. 19C

Wire Money

Please enter information, when done press 'Enter'

78

TO:	JOHN DOE
BANK/NAME:	WELLS FARGO
TEC Routing Number:	1396654
ACCOUNT NUMBER:	987-87654
AMOUNT:	\$850.00
AMOUNT:	\$935.00
Cancel	

Fig. 1.9D
78a

ATM Flow Chart

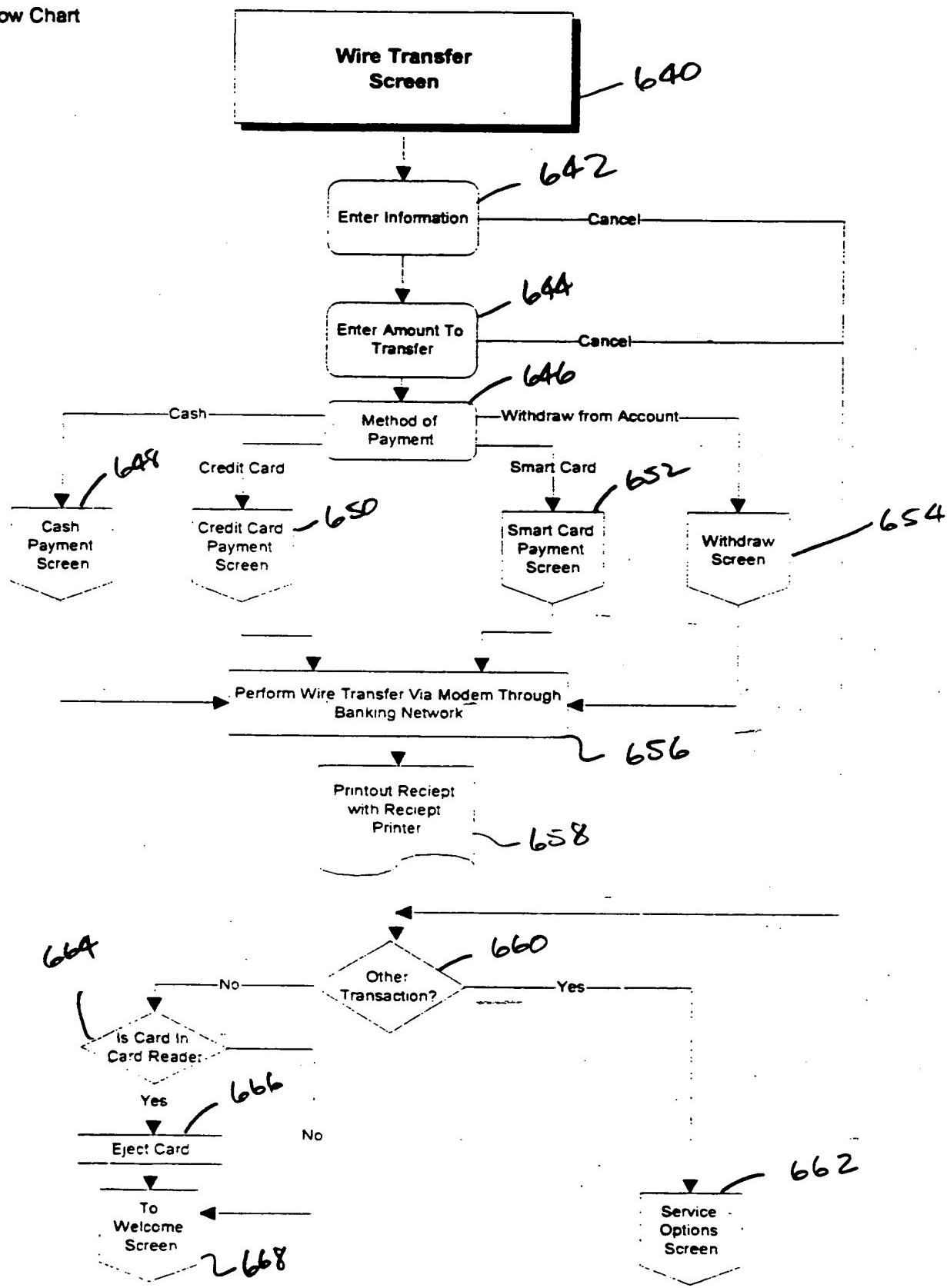


Fig. 19 E

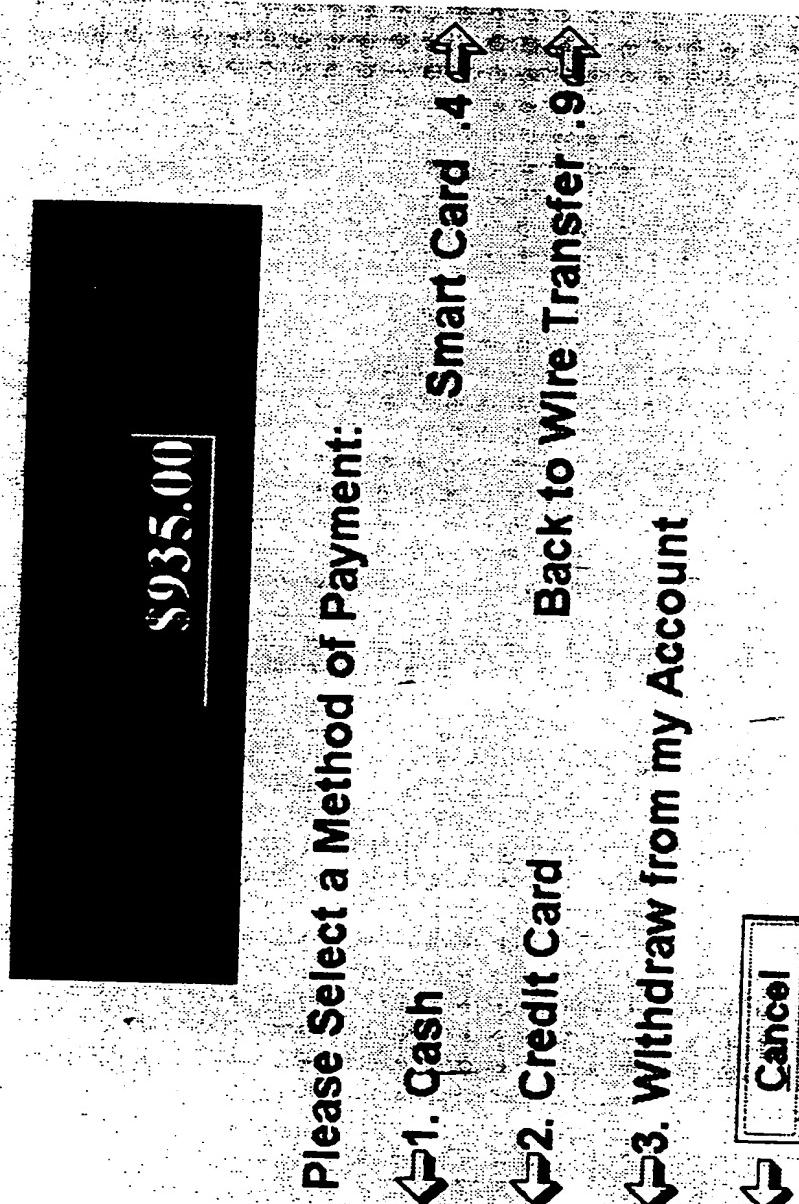


Fig. 19 F.

Applicants: GUSTIN et al.
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FITCH, EVEN, TABIN & FLANNERY
SHEET 64 of 99

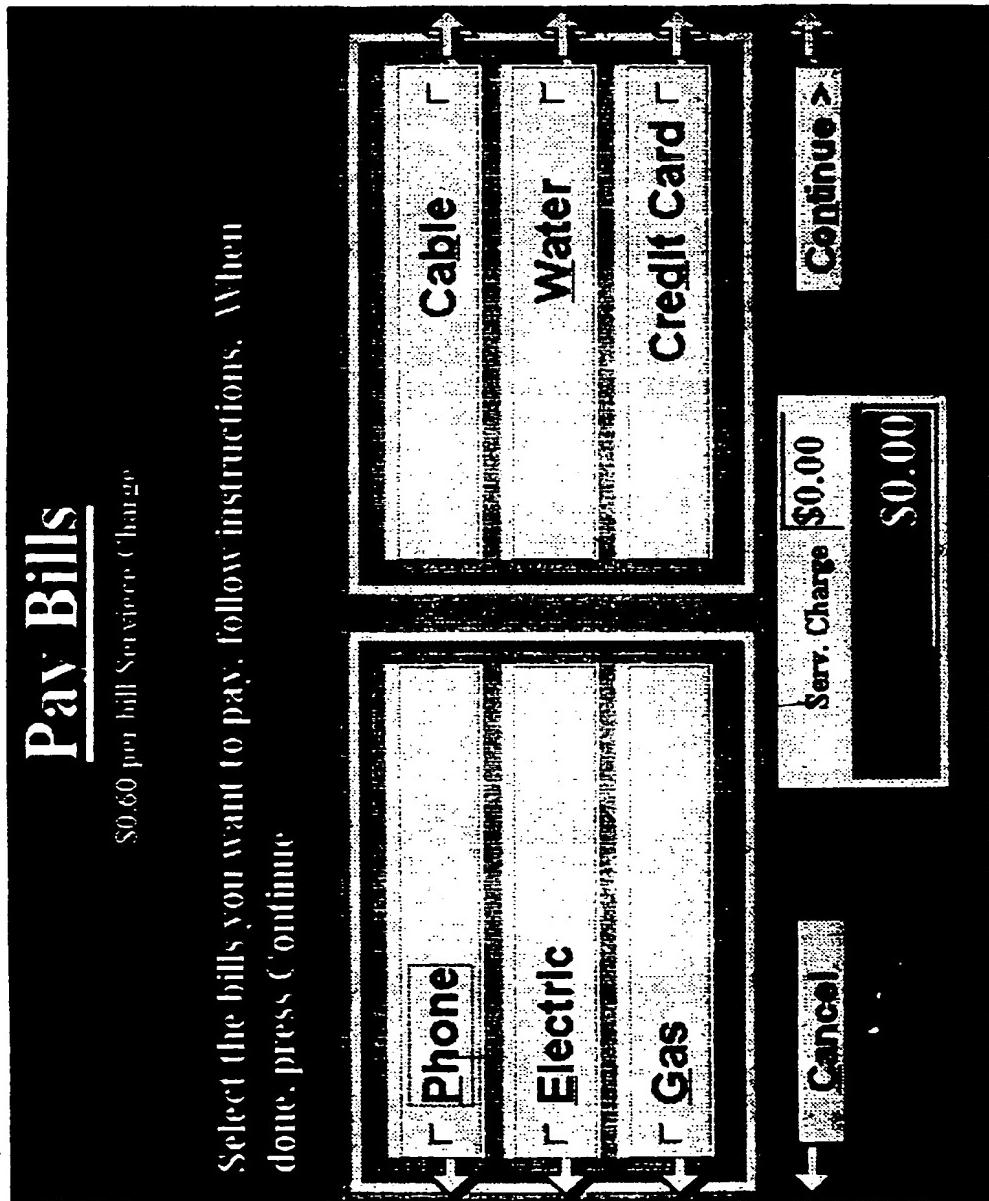


Fig. 20

Applicants: GUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 65 OF 99

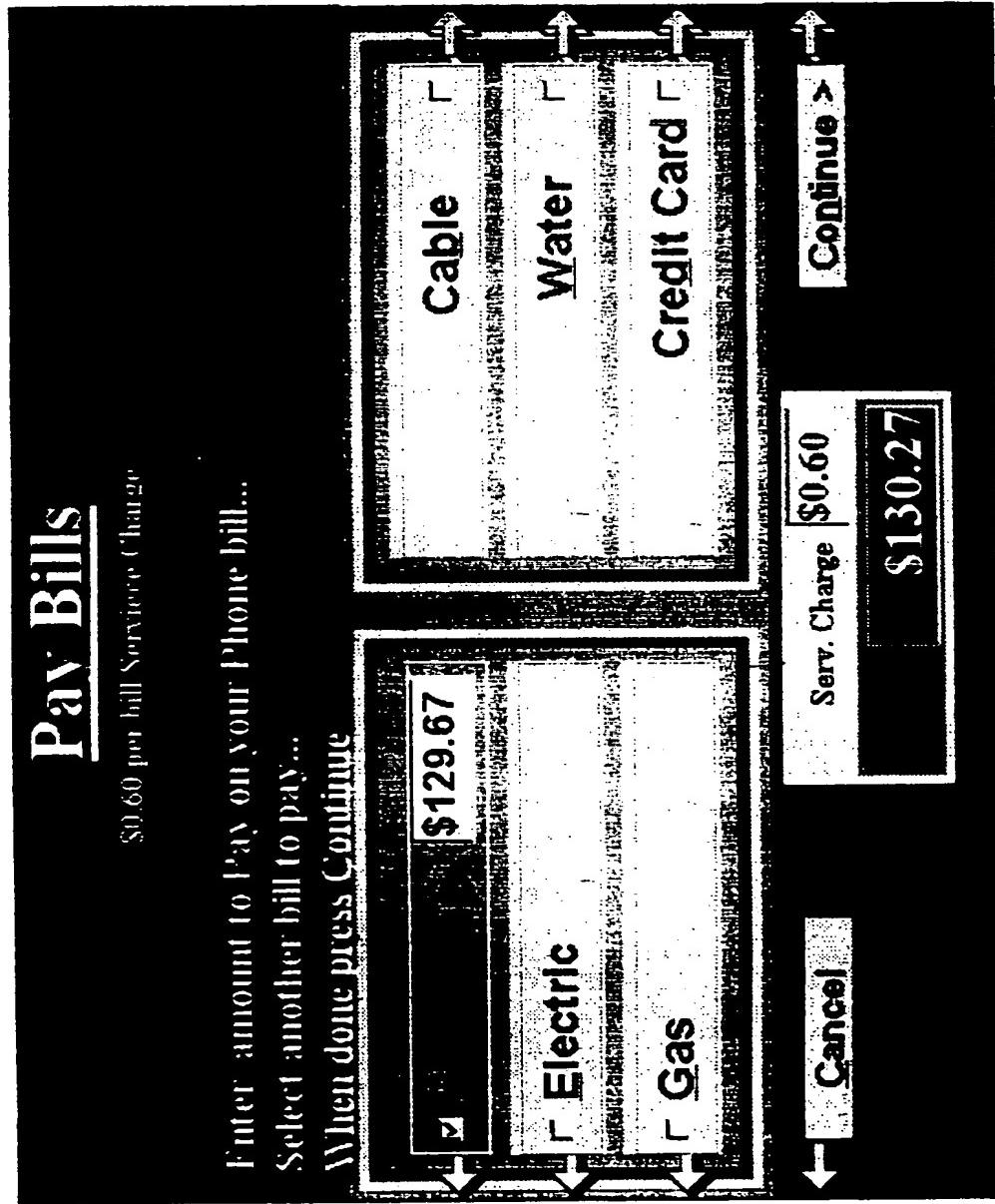
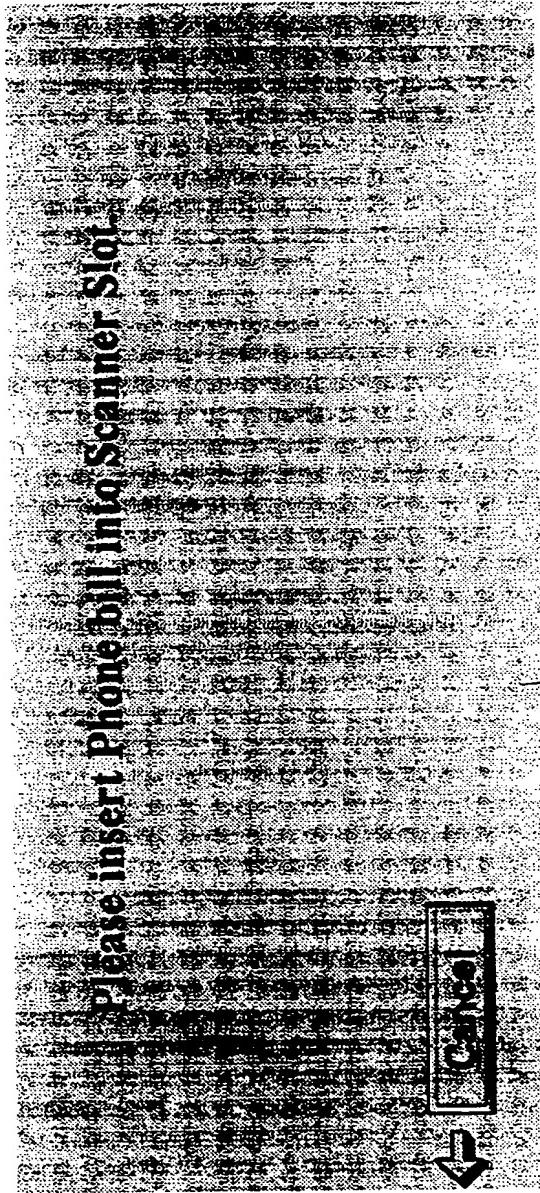


Fig.20A

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SHEET 66 of 99



F.I. 20B

Applicants: GUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 67 of 99

Pay Bills

\$0.60 per bill Service Charge

Enter amount to Pay on your Gas bill...

Select another bill to pay...

When done press Continue

<input type="checkbox"/> Cable	<input type="checkbox"/> Water	<input type="checkbox"/> Credit Card
\$129.67	\$45.22	\$1.20
<input type="checkbox"/> Electric	<input type="checkbox"/> Gas	<input type="checkbox"/> Serv. Charge
\$176.09		\$176.09

Continue > **< Cancel**

P. J. JOC

Applicants: GUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 68 of 99

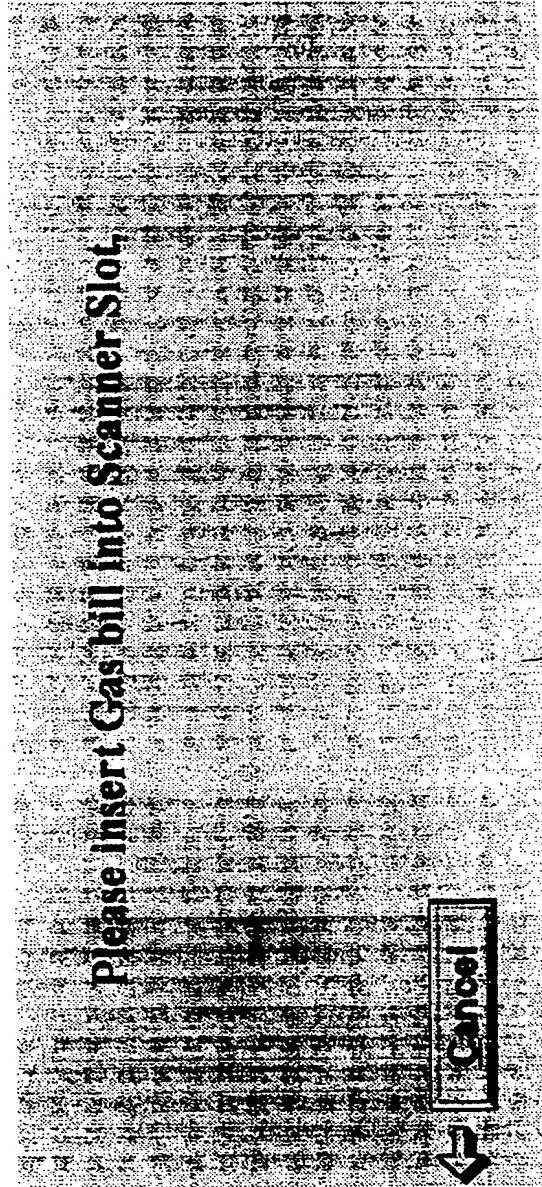


Fig. 20 D

Pay Bills

\$0.60 per bill Service Charge

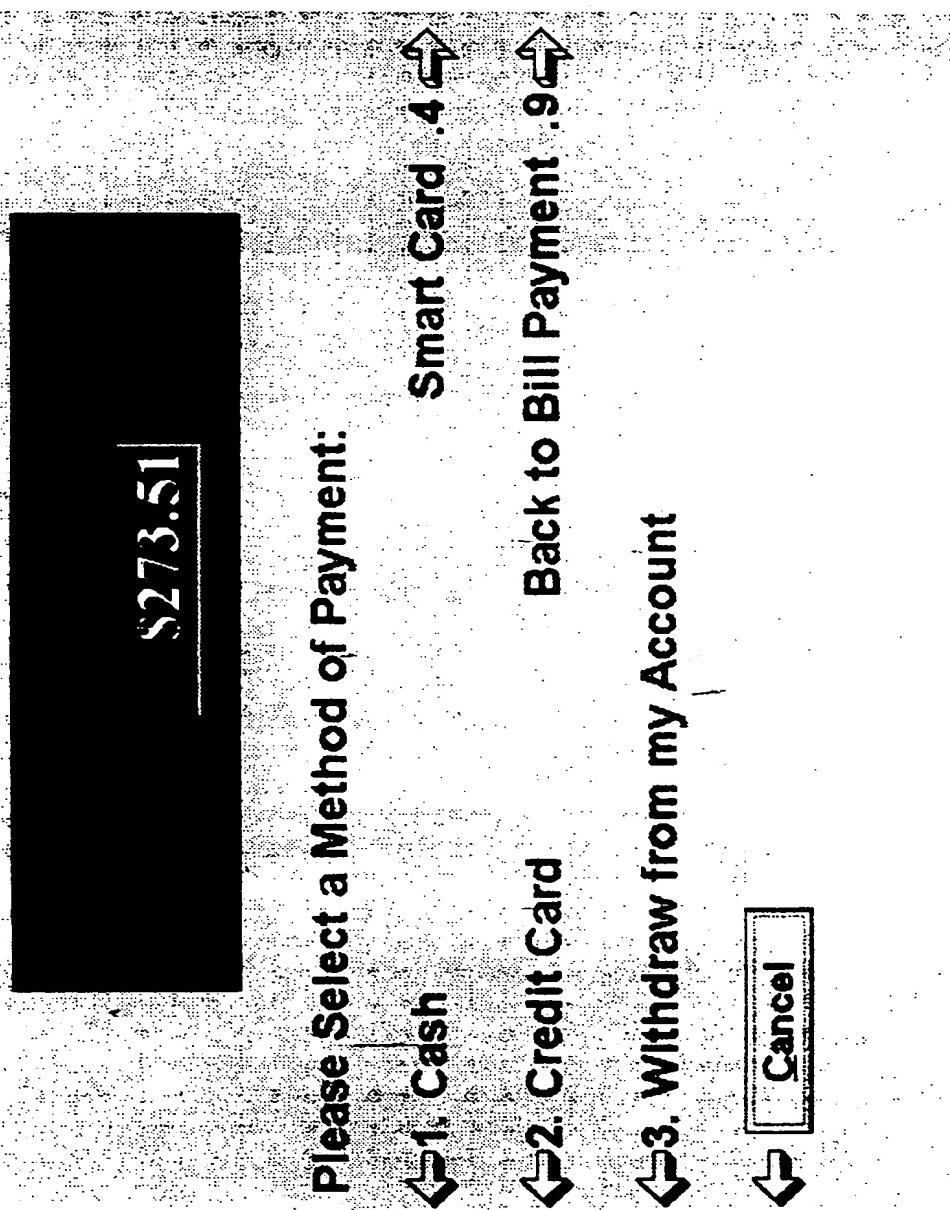
Enter amount to Pay on your Credit Card bill...
Select another bill to pay...
When done, press Continue

<input type="checkbox"/> Cable	<input type="checkbox"/> Water
<input type="checkbox"/> Electric	<input type="checkbox"/> Credit Card
<input type="checkbox"/> Gas	<input type="checkbox"/> Serv. Charge
\$129.67	\$96.82
\$45.22	\$1.80
\$273.51	\$273.51

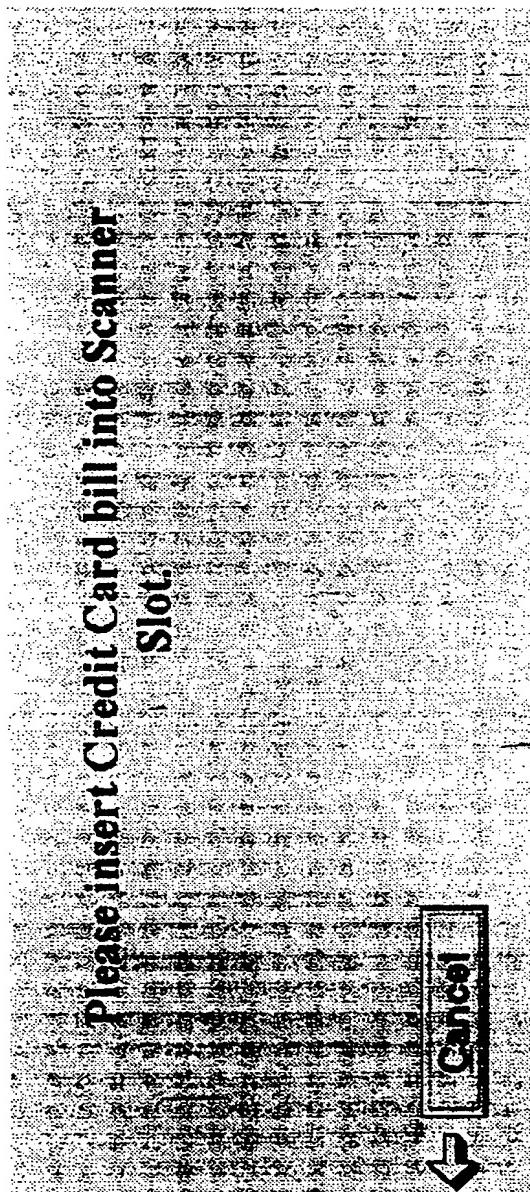
Cancel ← **Continue >**

Fig 20 E

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FITCH, EVEN, TABIN & FLANNERY
SHEET 70 of 99



Applicants: GUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 71 of 99



F.I. 206

ATM Flow Chart

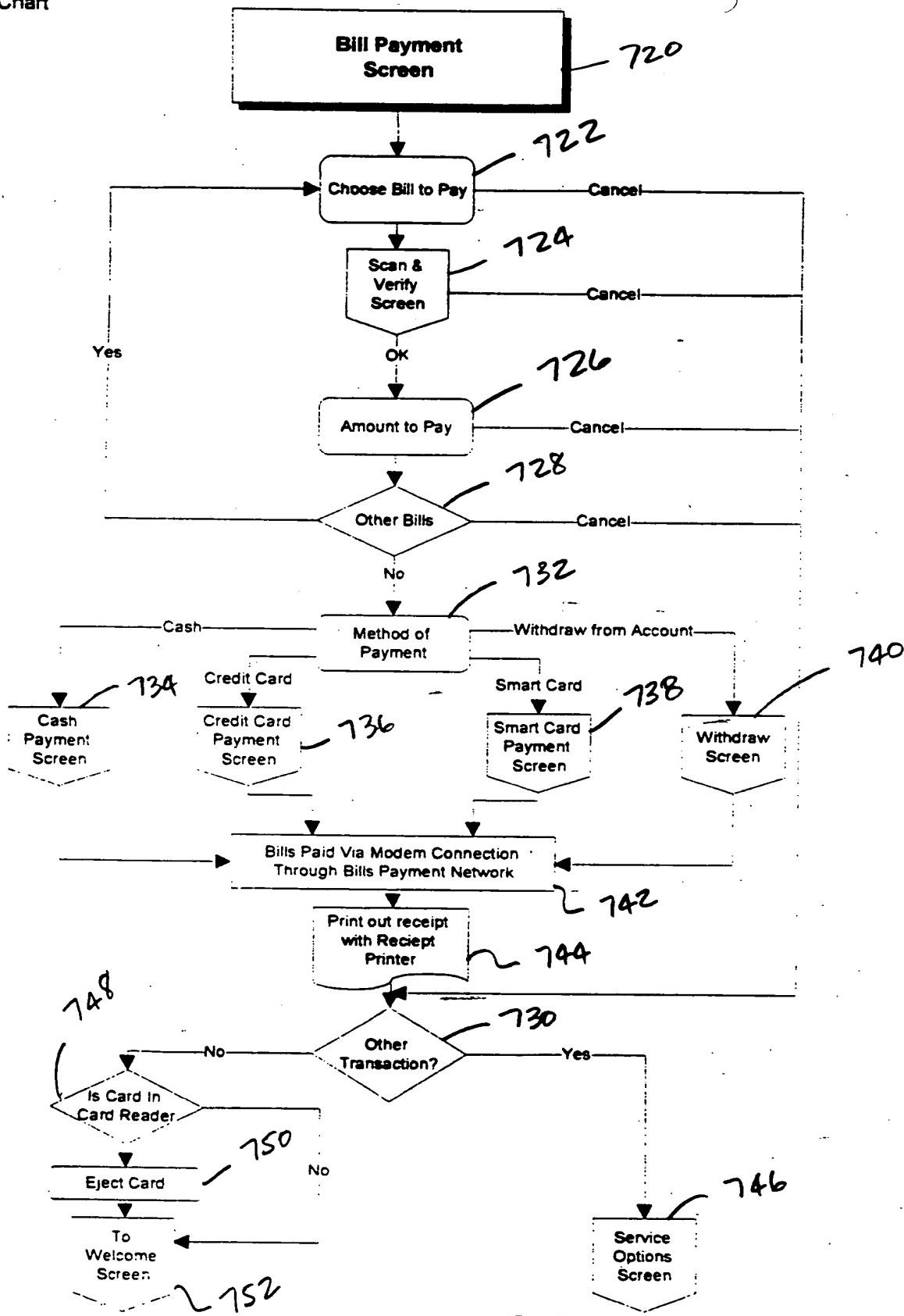


Fig. 20H

Applicants: GUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 73 OF 99

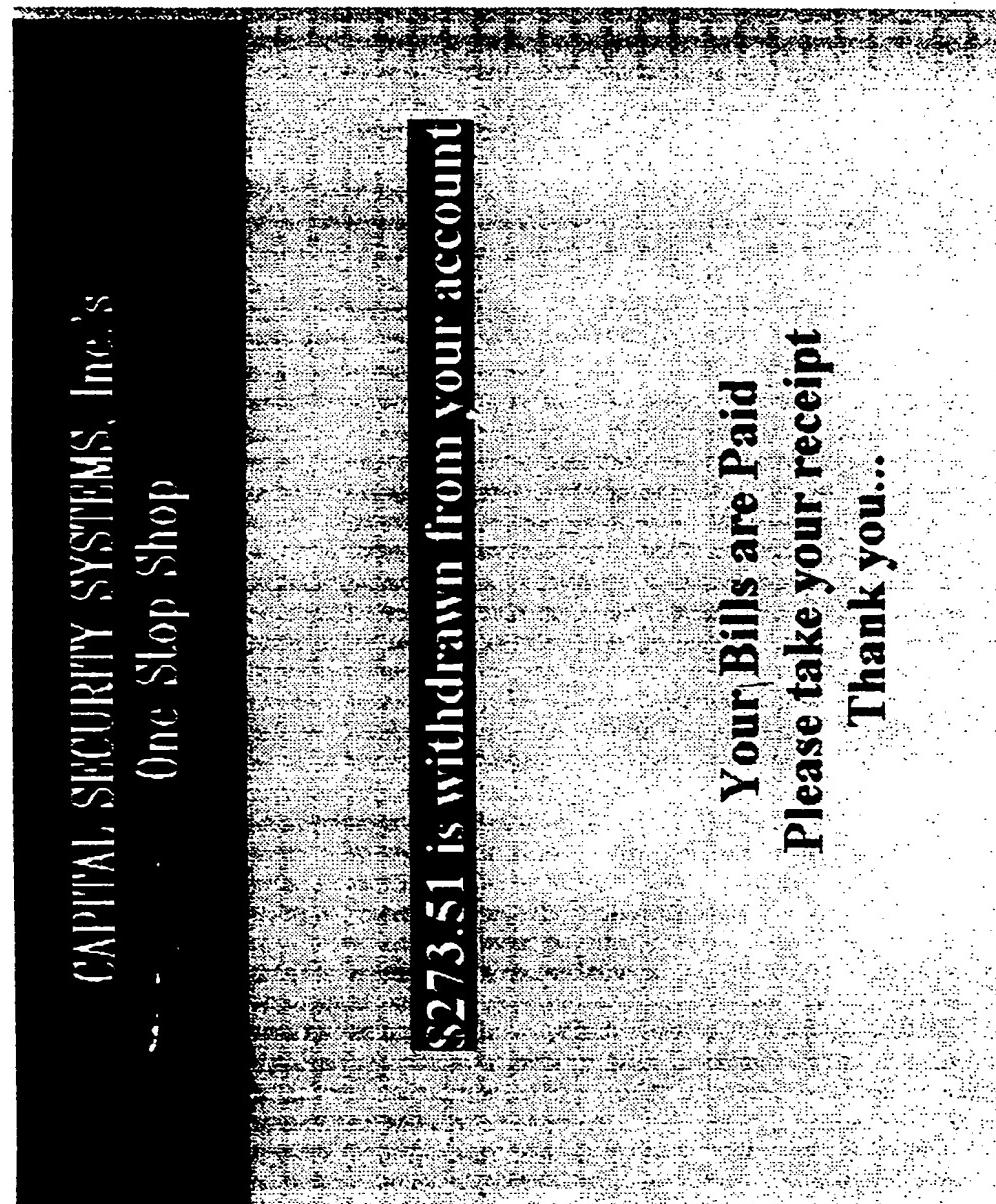


Fig. 20 I

MAY. -27' 97 (TUE) 16:13

LIVIN~~IN~~ PRODUCTS, INC.

4080904

P. 002

Applicants: GUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 74 of 99

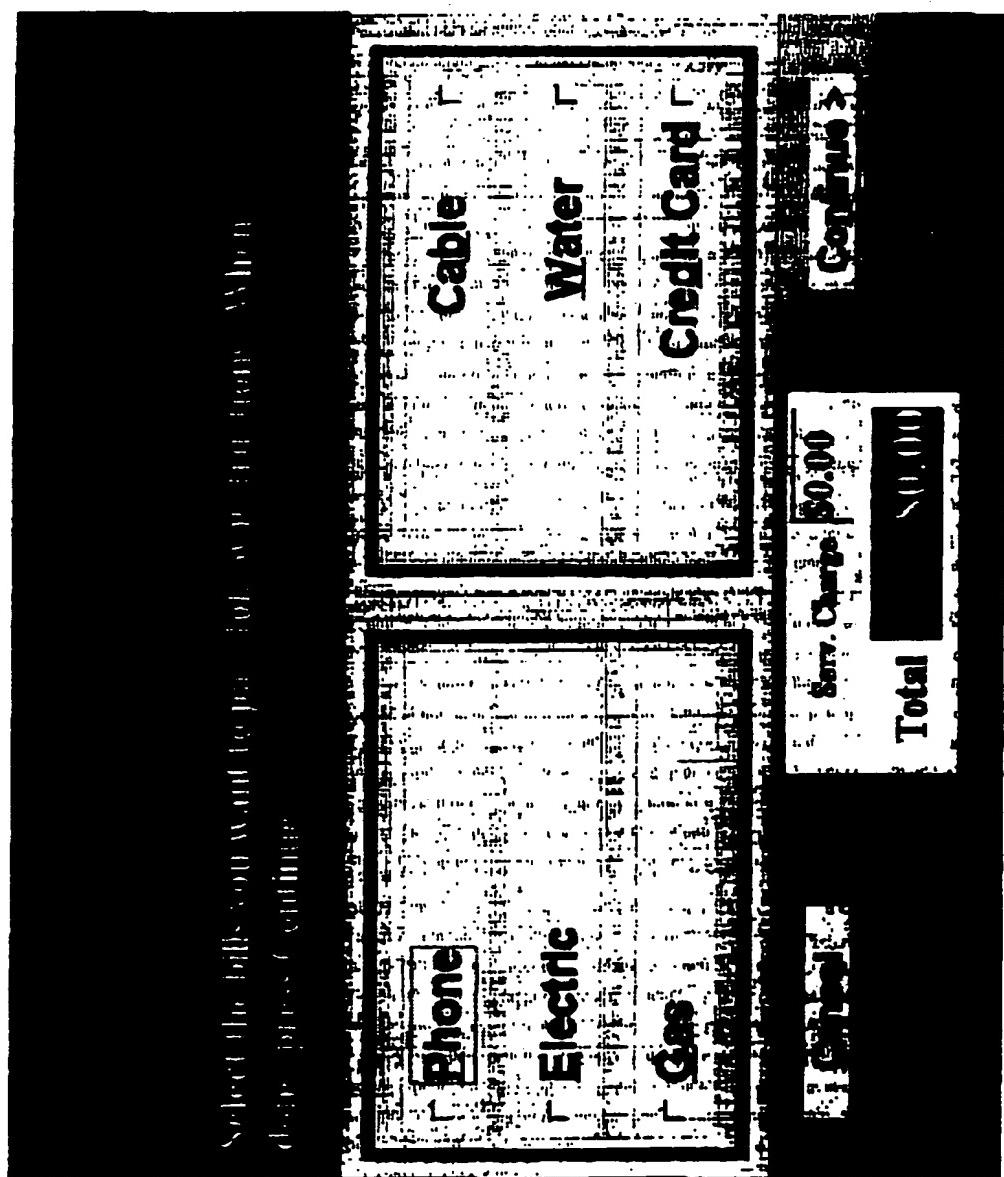


Fig. 205

Received Time May. 27. 4:12PM Print Time May. 27. 4:15PM

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FITCH, EVEN, TABIN & FLANNERY
SHEET 75 of 99

Purchase

Please check items to buy, enter quantity. When done press Continue

<input type="checkbox"/> Stamps \$6.50/booklet	<input type="checkbox"/> Smart Card \$5.00/card	<input type="checkbox"/> 1	\$10.00
<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> Cancel

Fig. 21

ATM Flow Chart

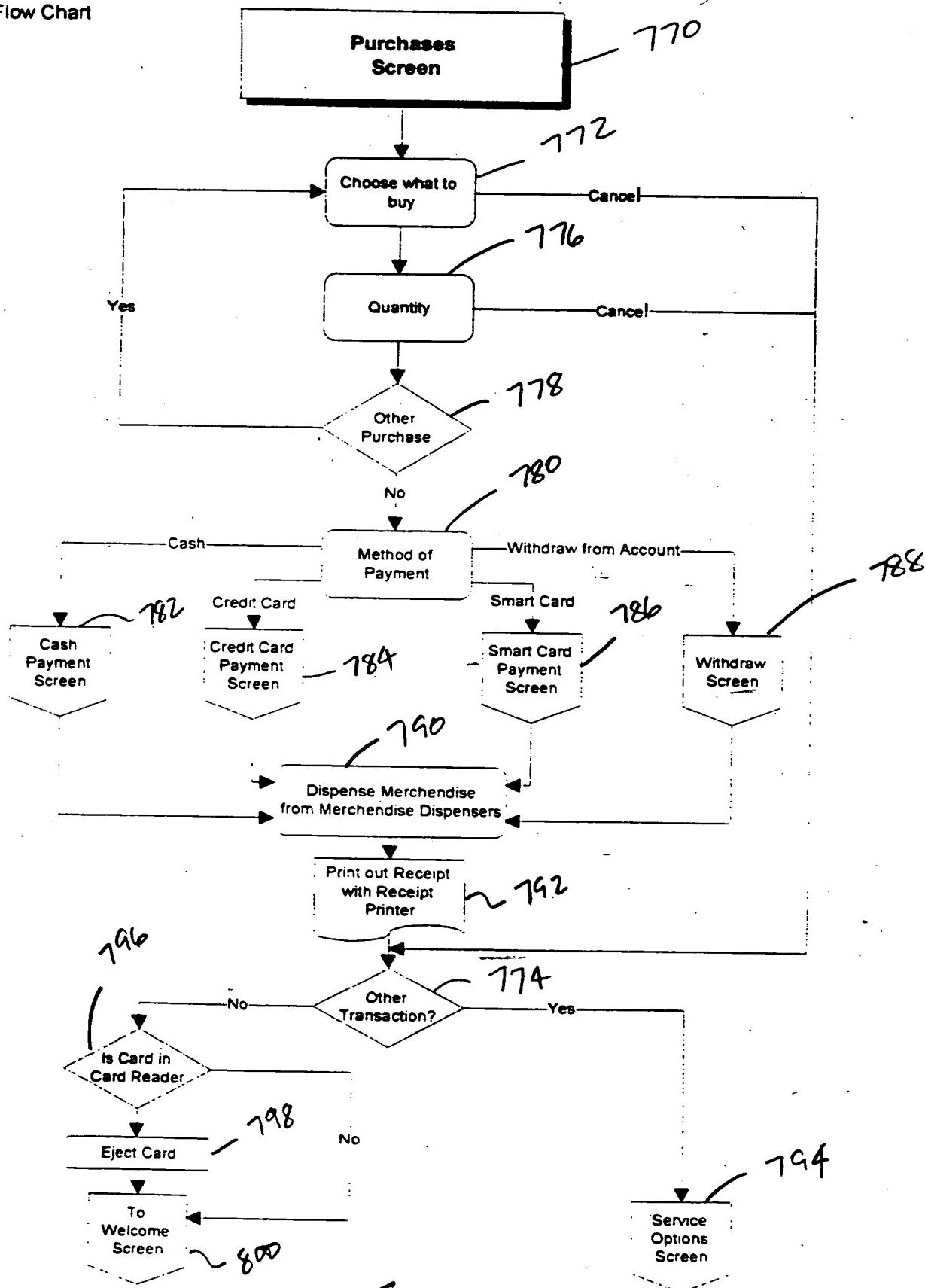


Fig 21A

Applicants: GUSTIN et al.
Attorney Dkt. #62561
FITCH, EVEN, TABIN & FLANNERY
SHEET 77 of 99

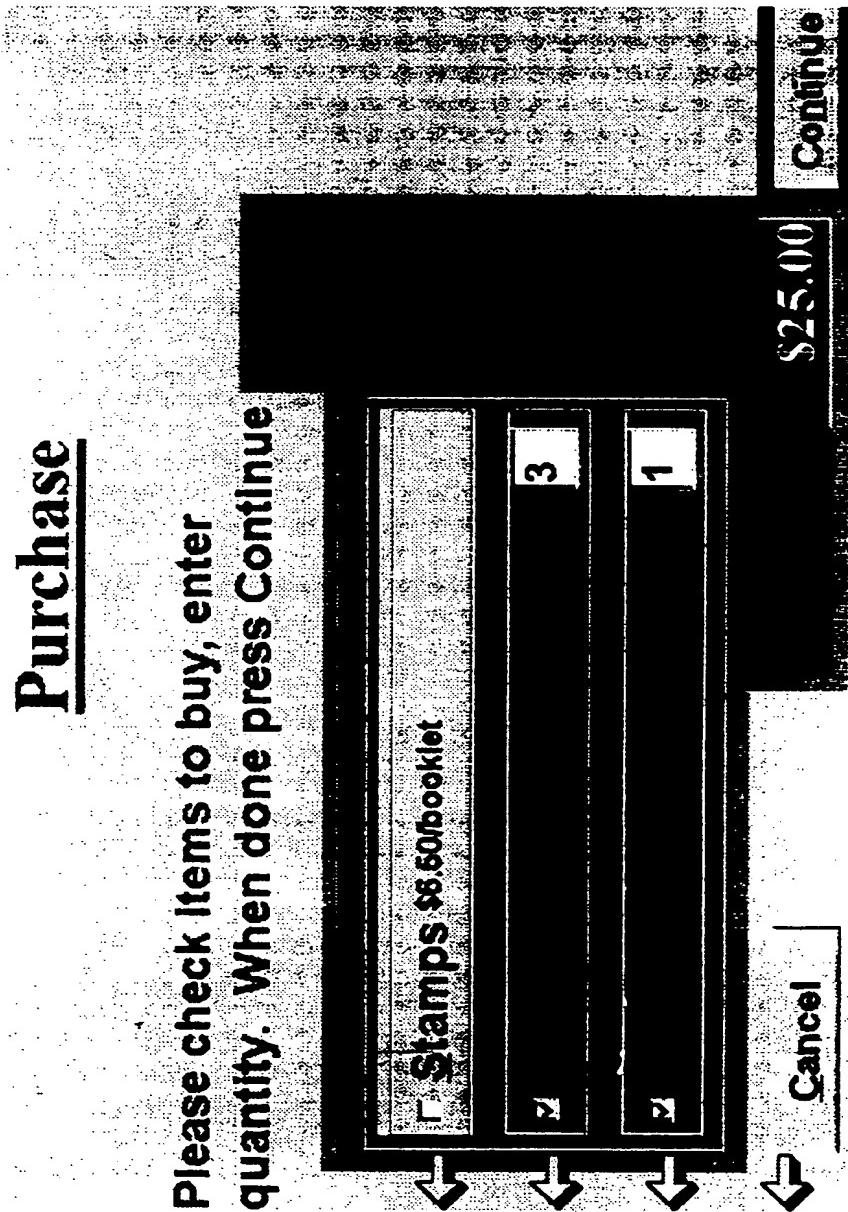
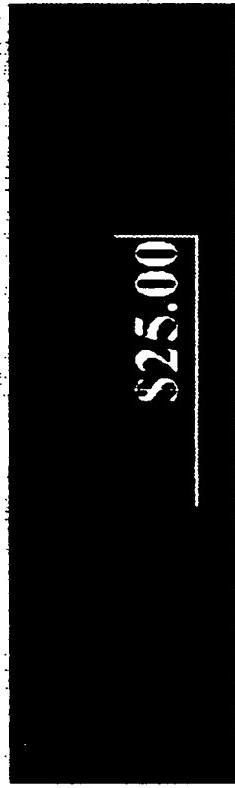


Fig. 21B

Applicants: GUSTIN et al.
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Please Select a Method of Payment:

- 1. Cash
- 2. Credit Card
- 3. Withdraw from my Account

Back to Purchase .9

Fig 2/C

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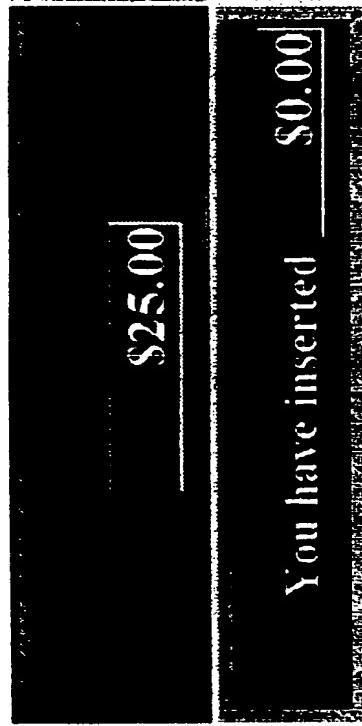
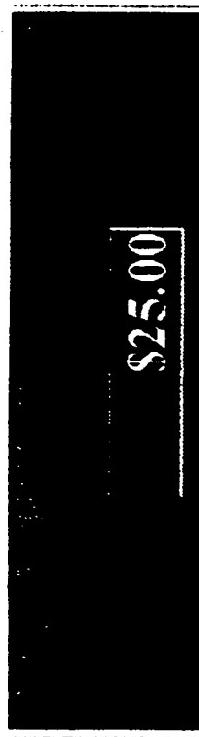


Fig. 21D

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You have inserted \$20.00

Please Insert your \$\$ bills
into the bill acceptor slot...



Fig. 11E

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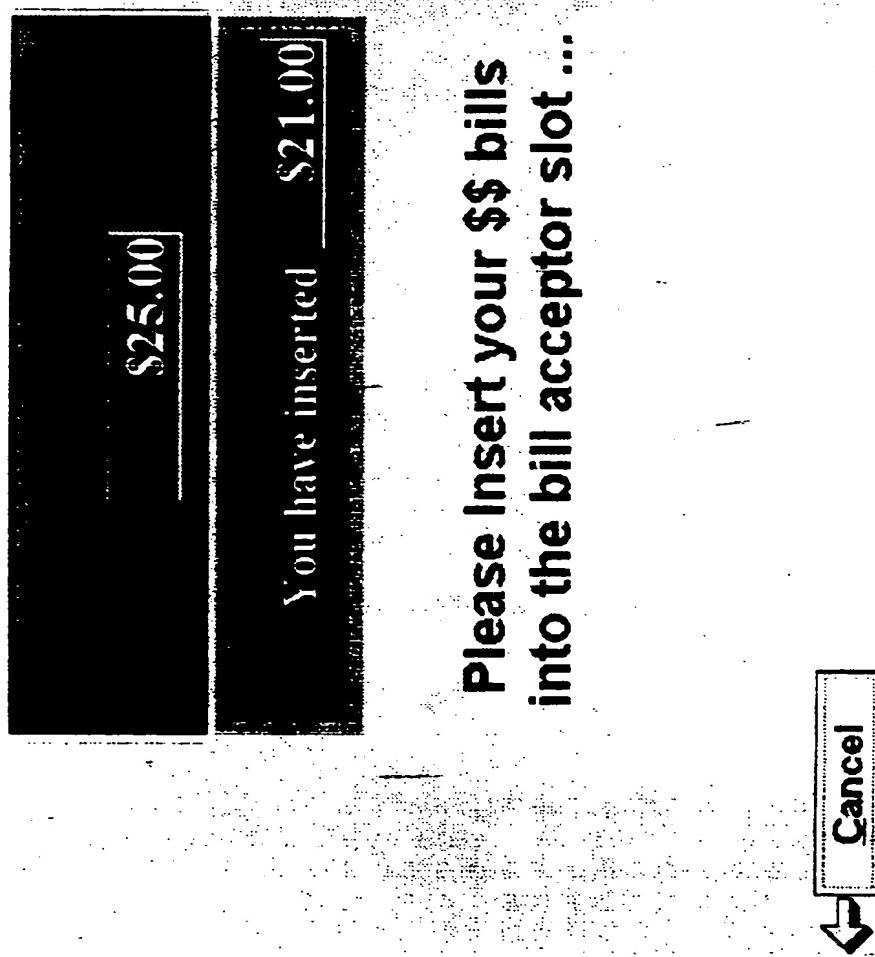
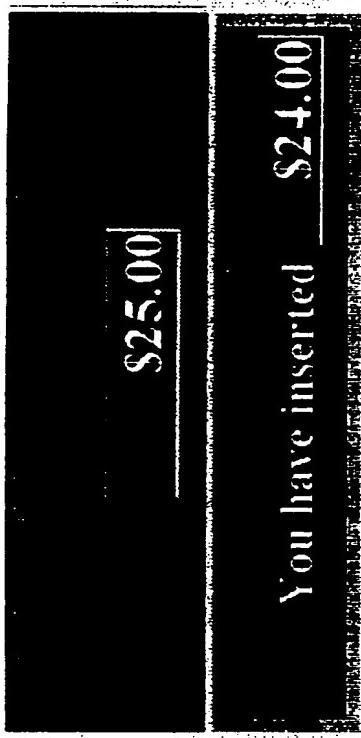


Fig. 21/F

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Please Insert your \$\$ bills
into the bill acceptor slot ...



Fig. 21G

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CAPITAL SECURITY SYSTEMS, Inc.'s
One Stop Shop

Please Take Your Merchandise
Please take your receipt
Thank you...

Fig. 214

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Purchase

Please check items to buy, enter
quantity. When done press Continue

- Stamps & Postcards
- Smart Card Reader
- Phone Cards Incard

Continue

Grand Total

Cancel

Fig. 21T

ATM Flow Chart

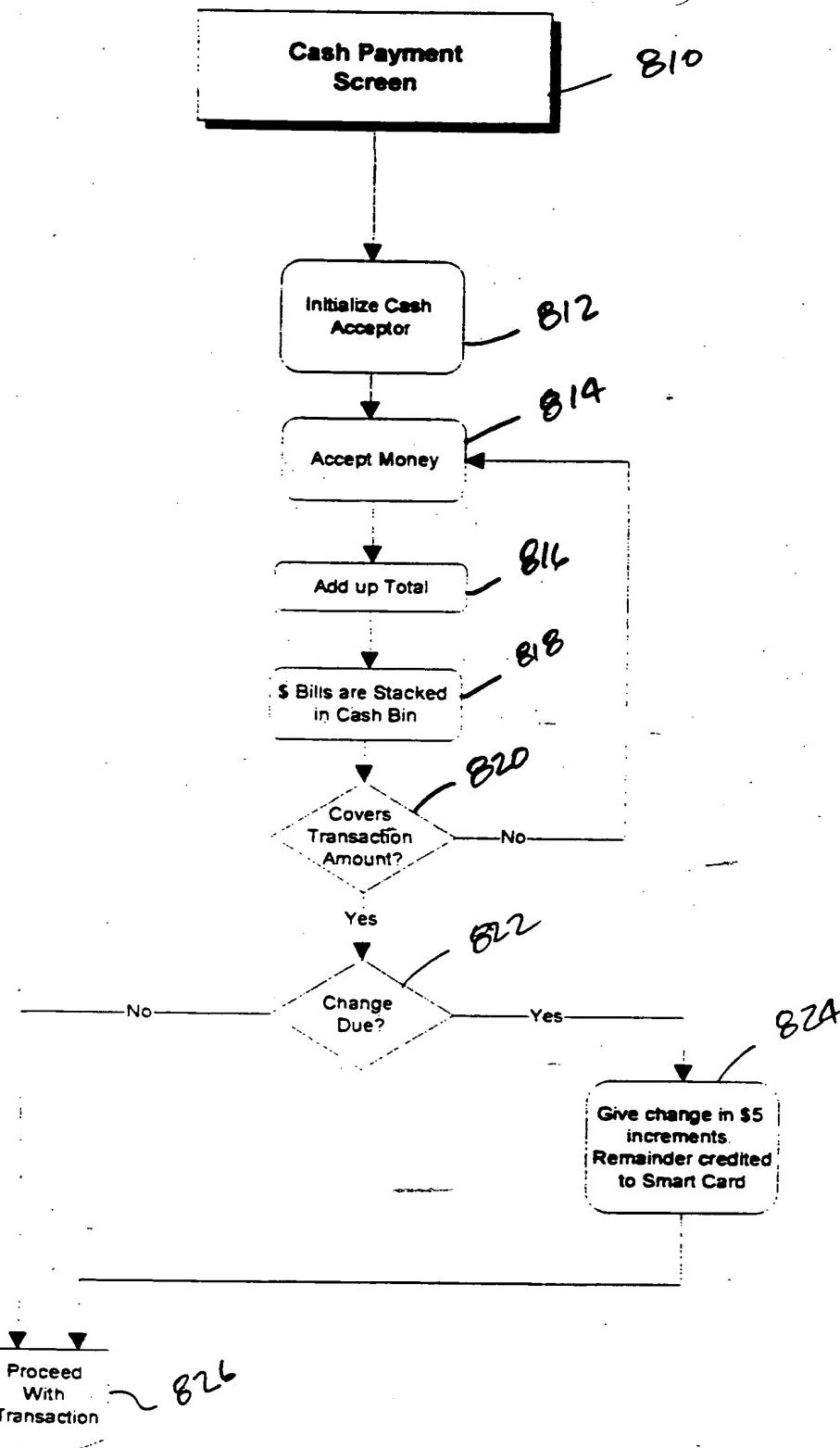


Fig. 82

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Change Due

This machine can dispense CASH only in \$5 increments
We still owe you \$3.50
Please choose how you would like to recieve that

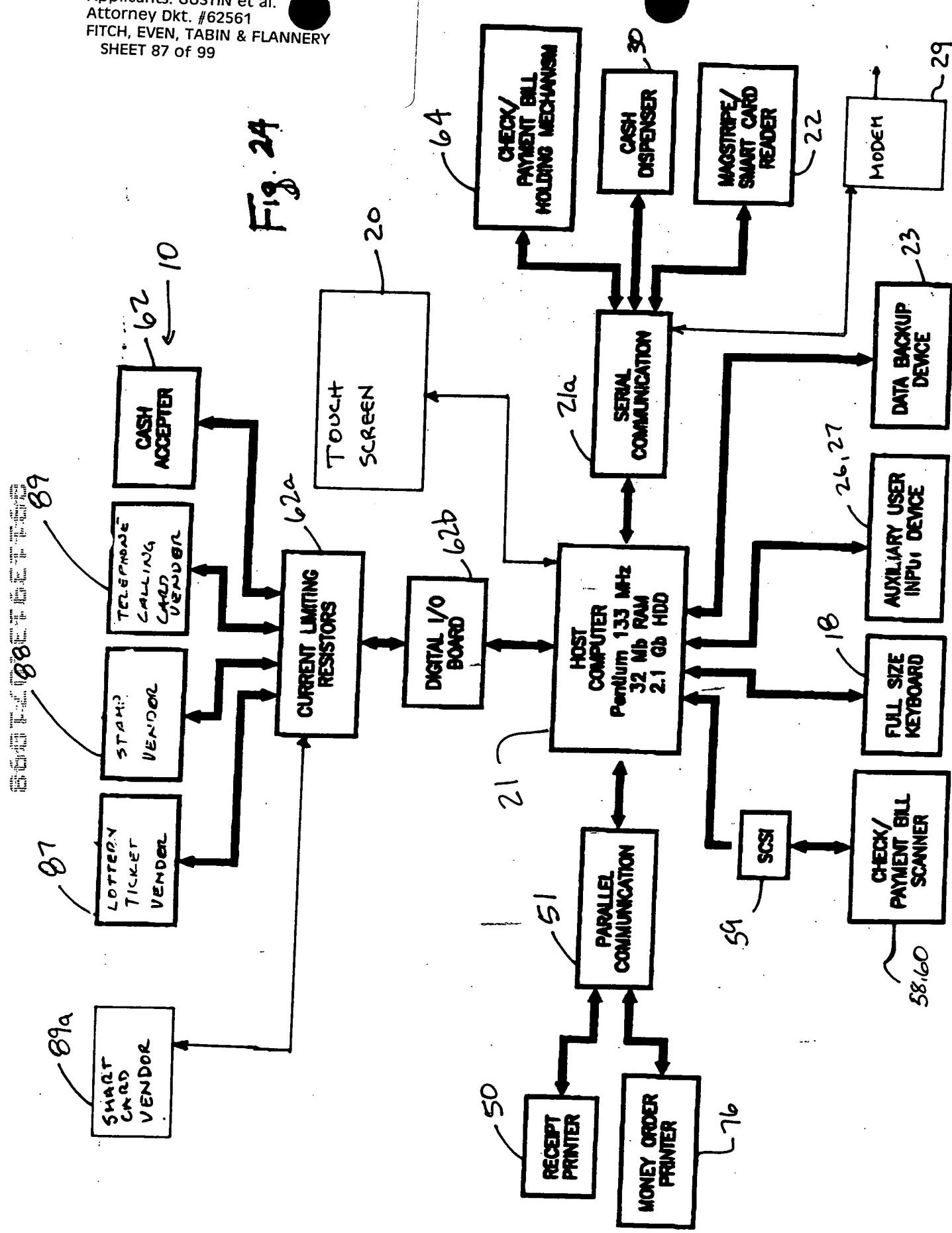
1. Credit To My Smart Card

2. Deposit Into My Bank Account

←

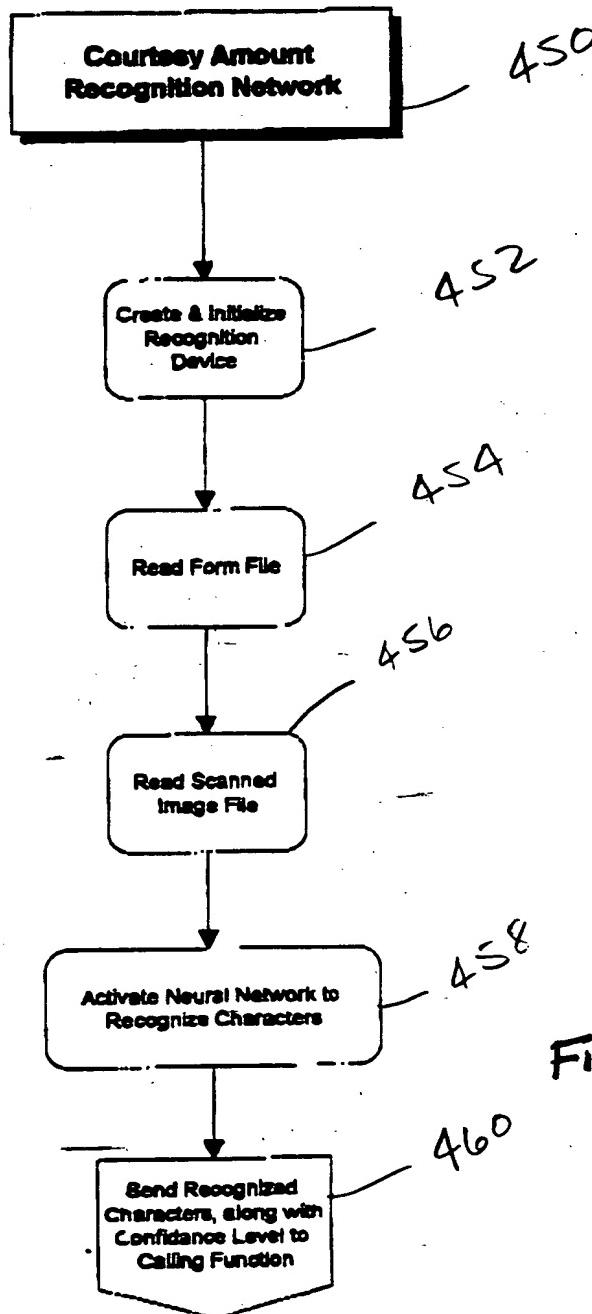
Fig. 23

Fig. 24



ATM Flow Chart

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CIRS Architecture

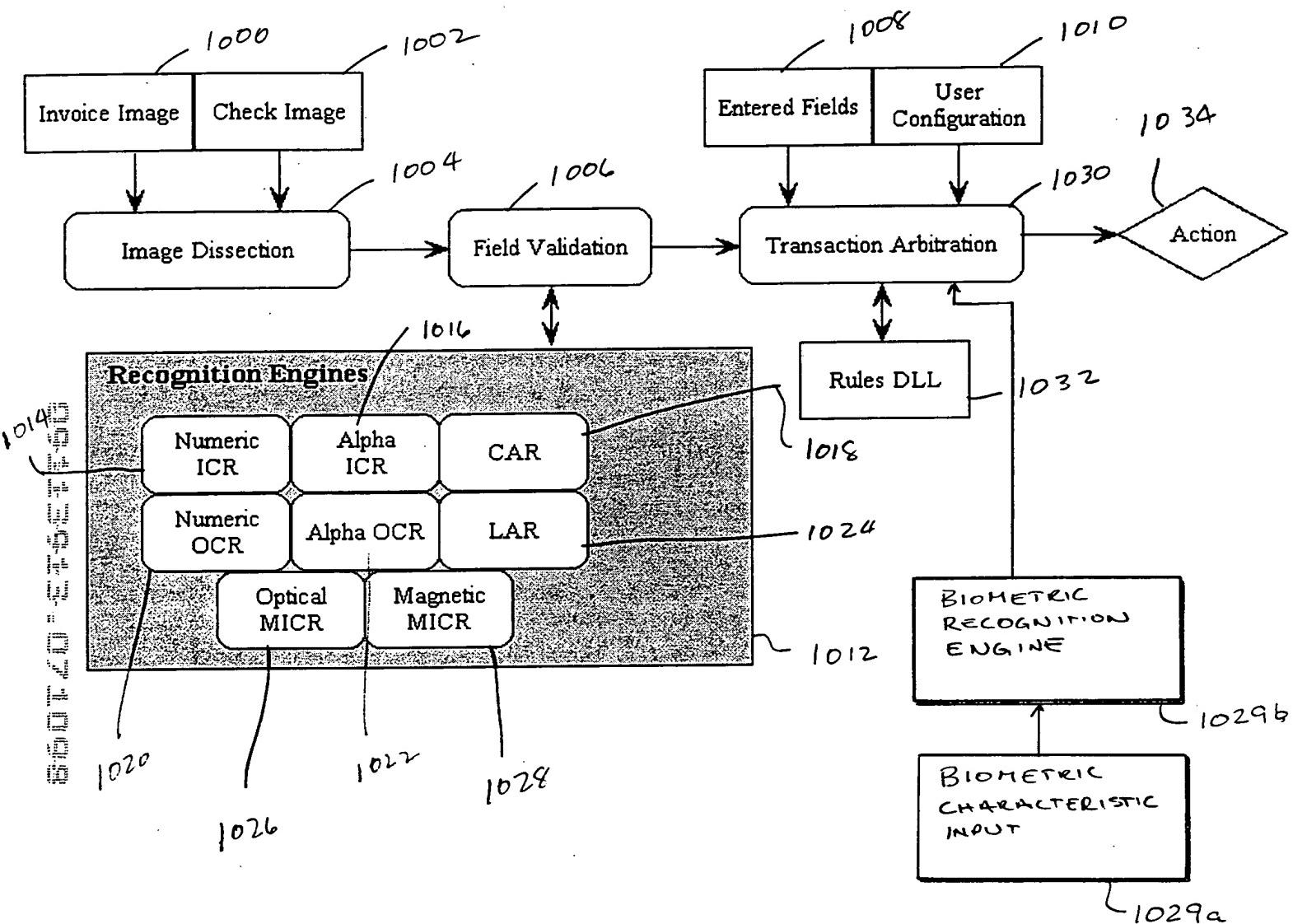


Fig 26

CIRS Transactions

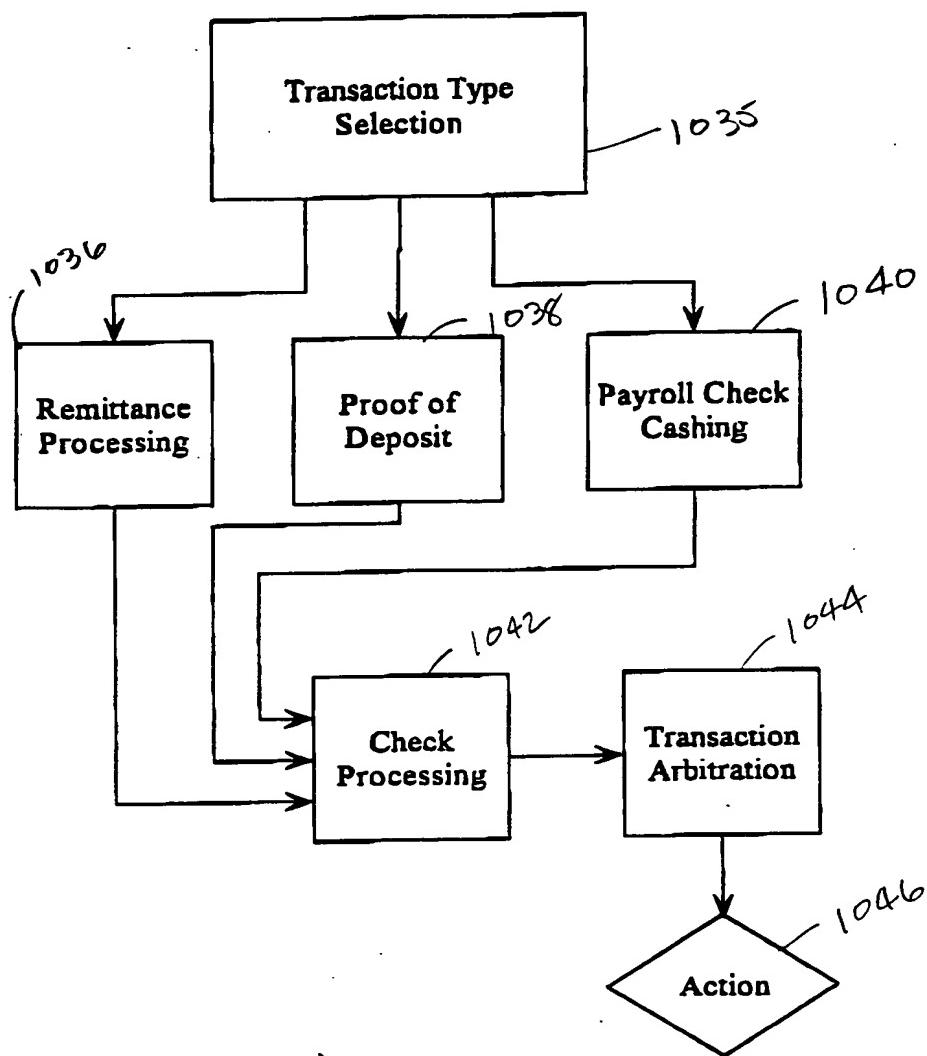


Fig. 27

CIRS-Enabled Remittance Processing

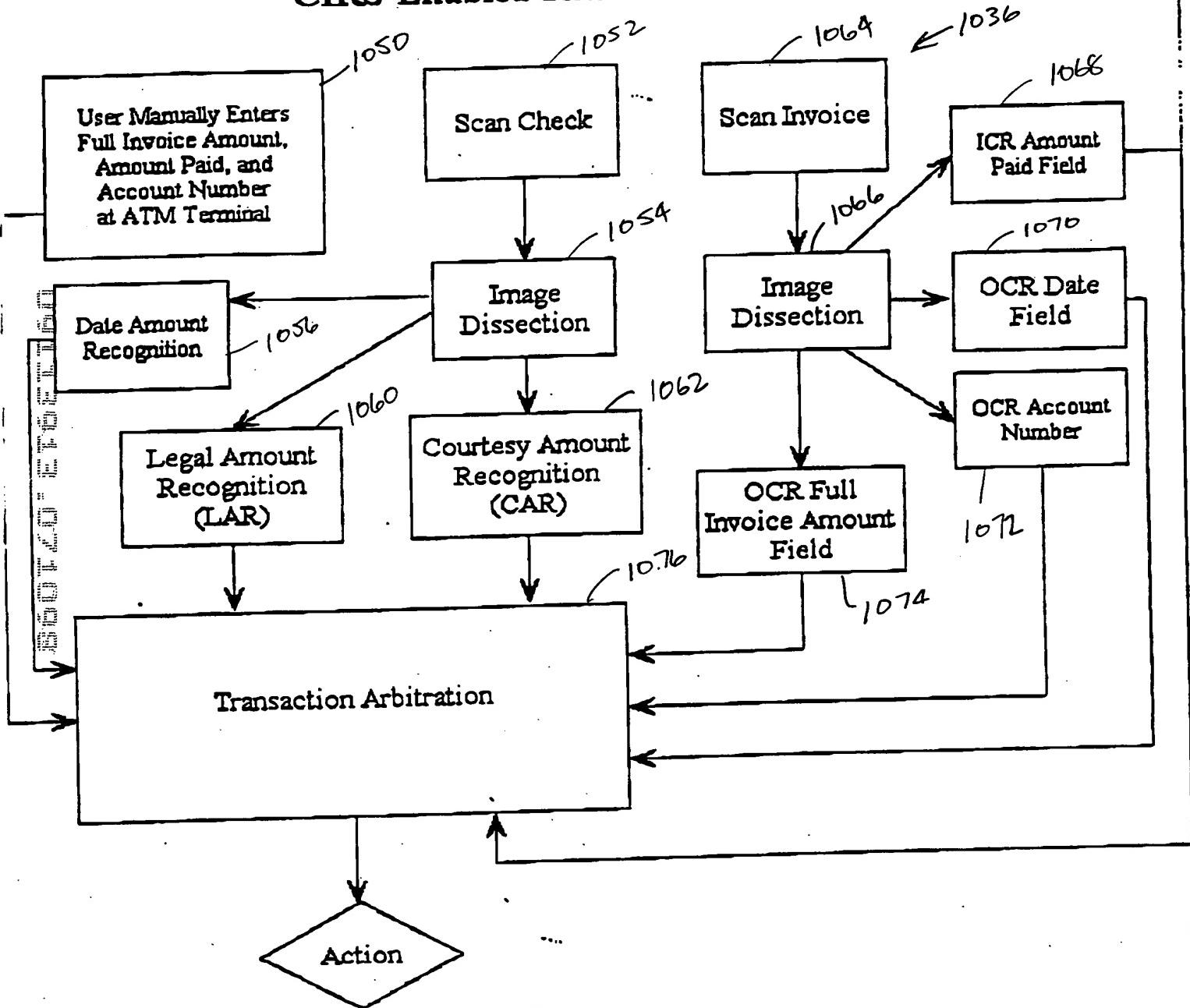


Fig. 28

CIRS-Enabled Proof of Deposit

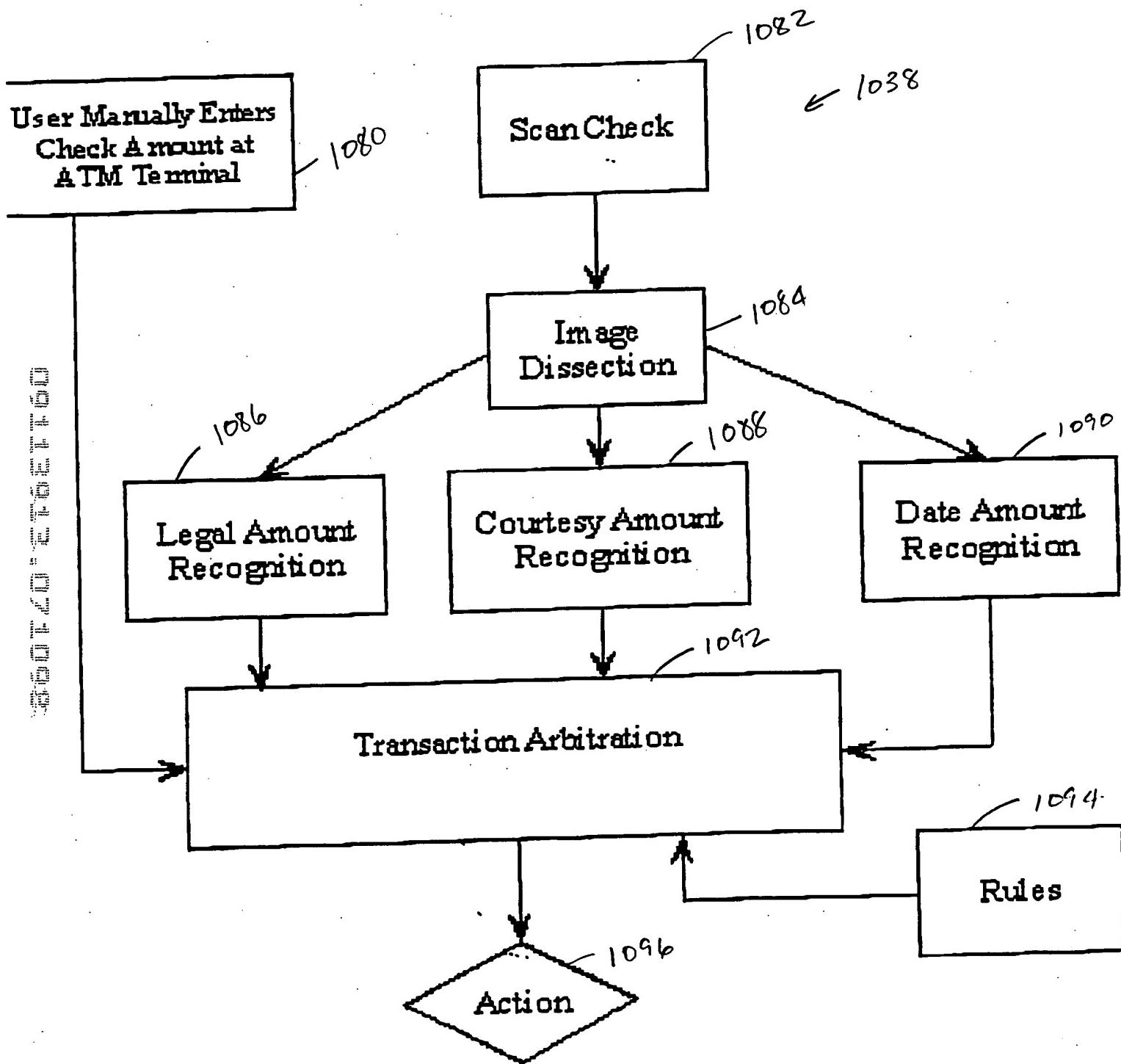


Fig. 29

CIRS-Enabled Payroll Cashing

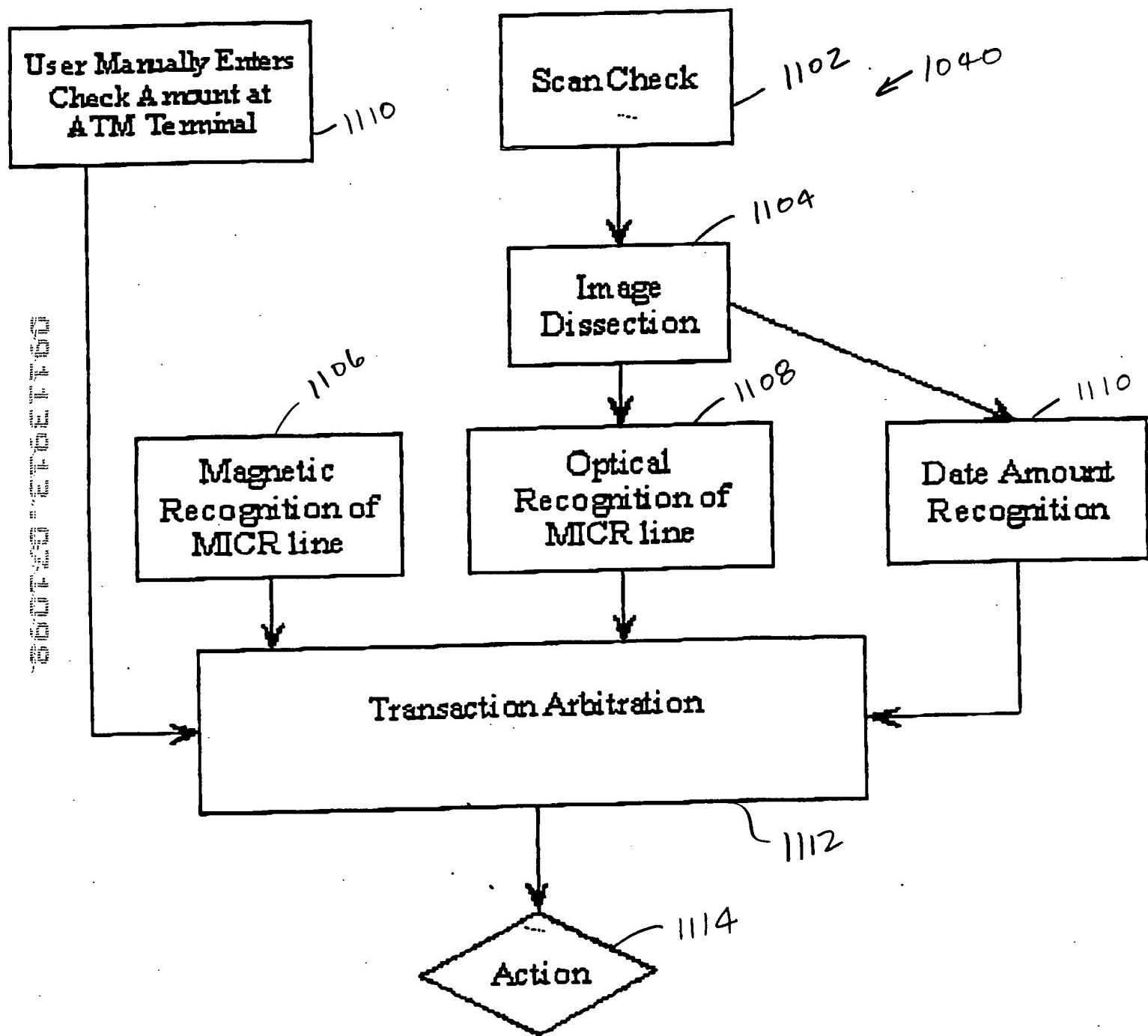


Fig. 30

Detail of LAR and CAR Arbitration Procedures

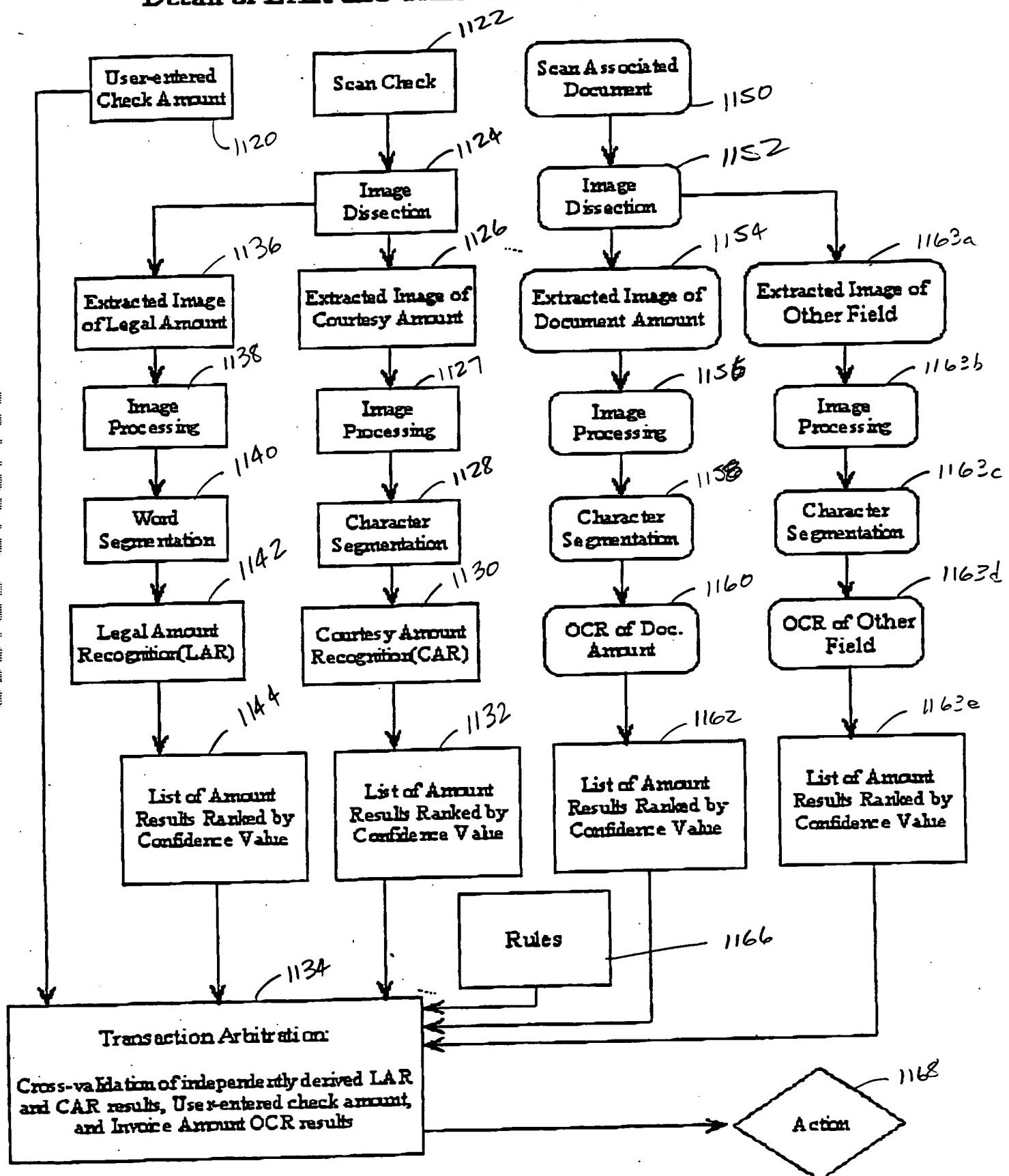


Fig. 31

Steps in the ICR Process with Listed Subprocedures

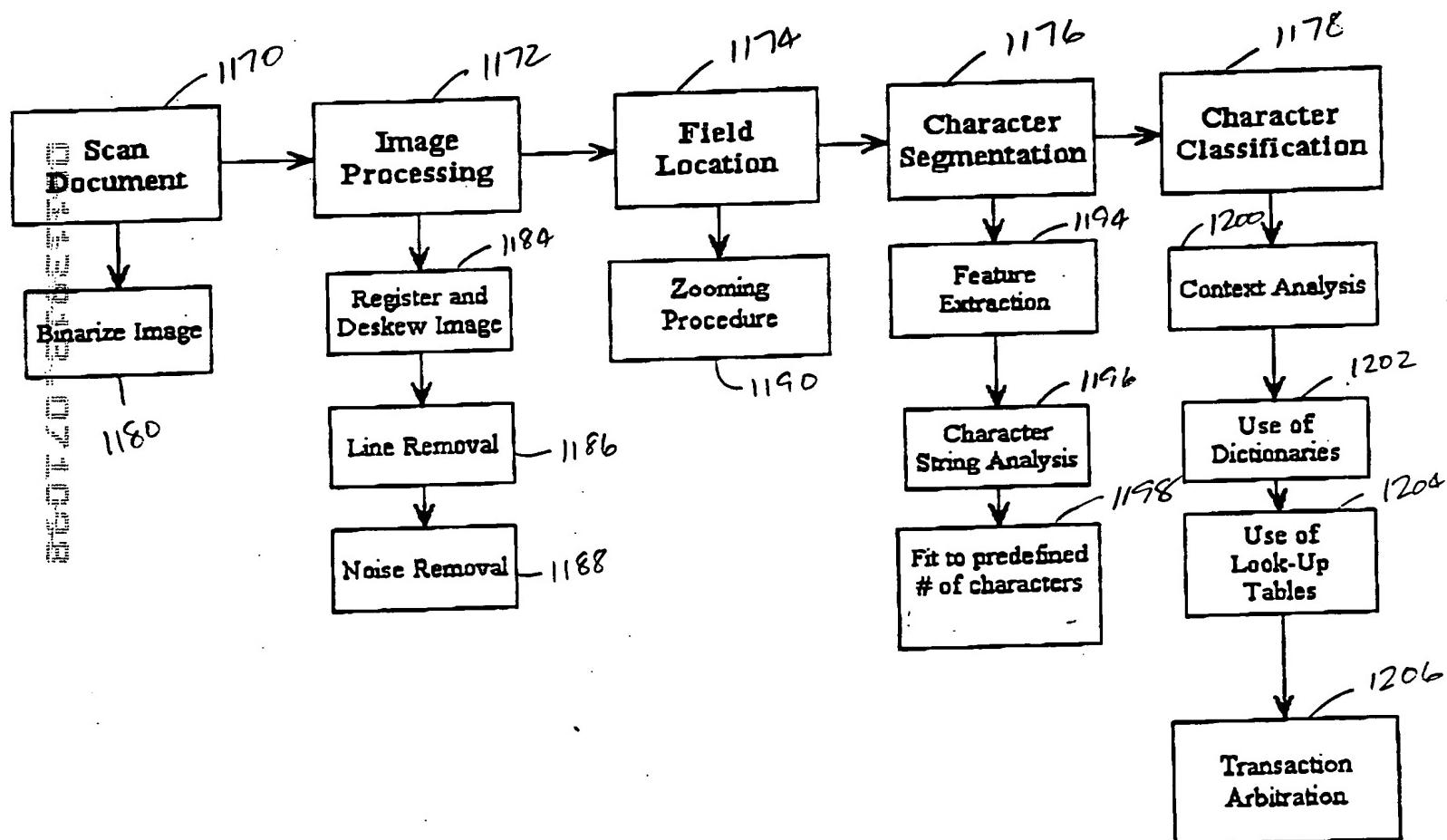
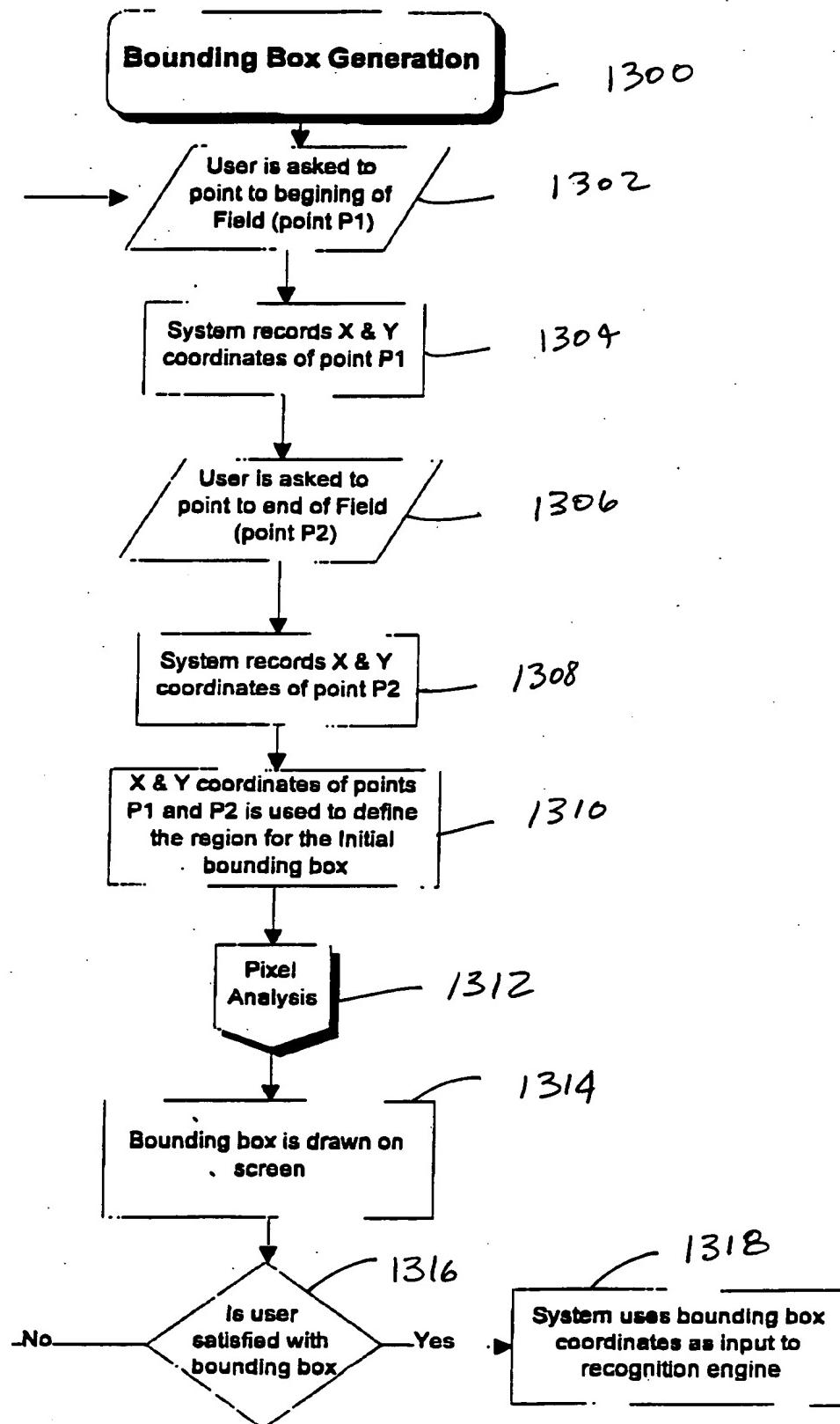


Fig. 32



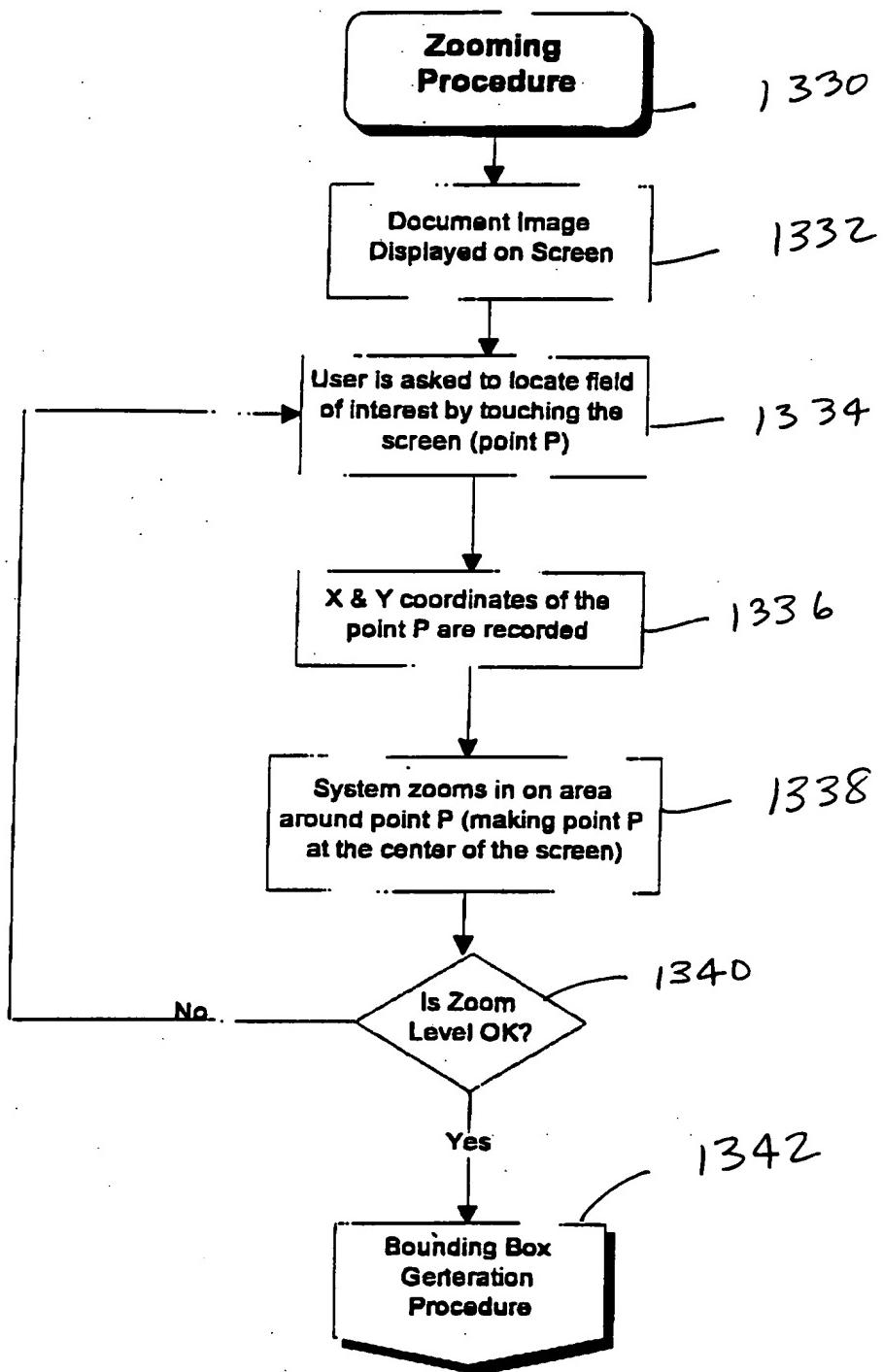


Fig. 34

* Here we use the word 'field' to mean the field of interest; such as an account number/date field etc.

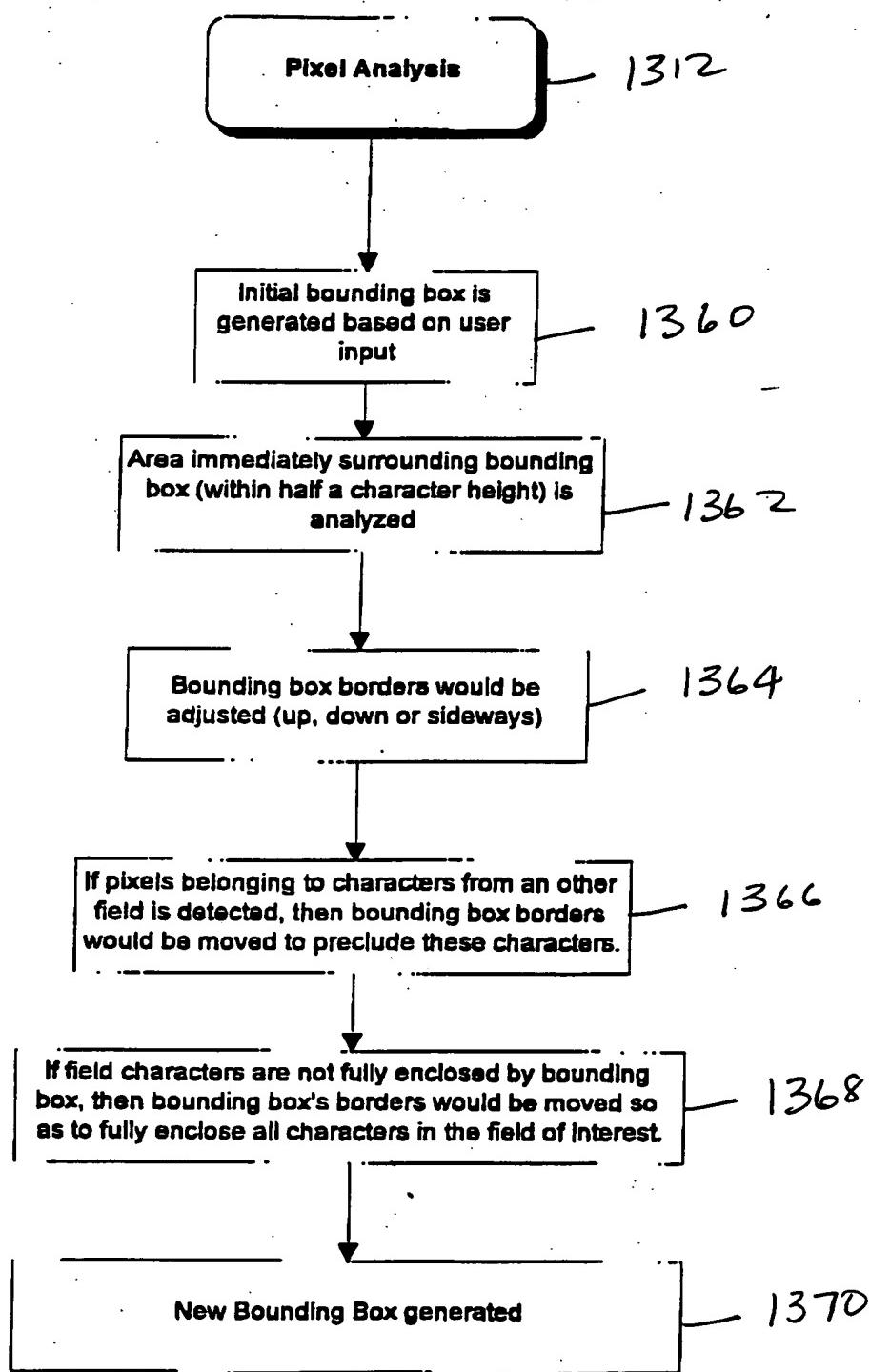


Fig. 35

Check Validation - Example Rules

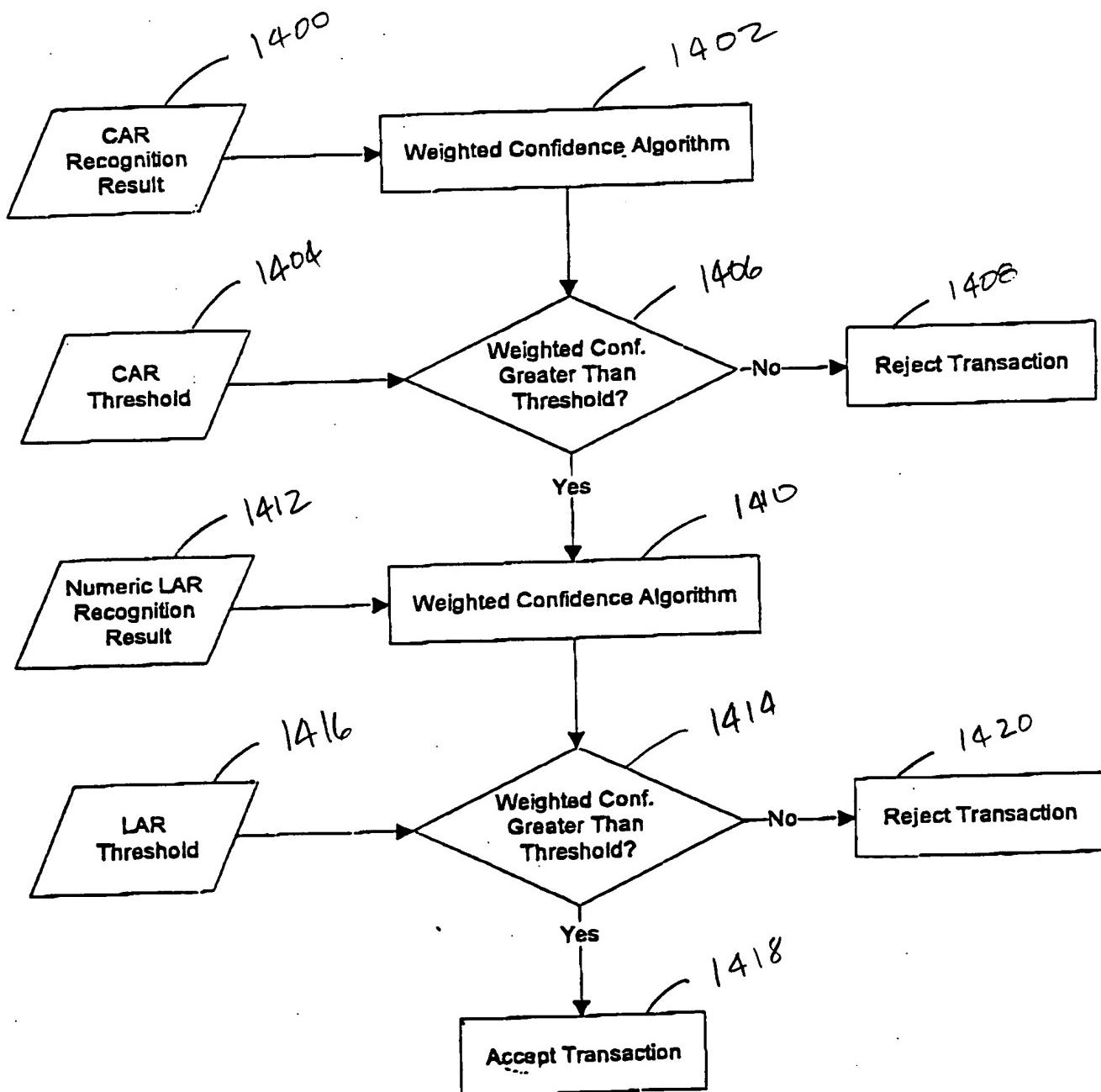


Fig. 36